



## HO-HO-HOLD YOUR LOAN PAYMENT!

TAKE A HOLIDAY FROM YOUR LOAN AND SKIP  
YOUR JANUARY LOAN PAYMENT FOR JUST

\$25

Just fill out the form below and return it to the credit union by fax, US mail or drop off at the credit union. If you normally make your loan payment by check, simply don't send one for the month of January. If your loan is paid by payroll deduction, the funds will be transferred into your saving account where the funds will be available for withdrawal.

The more the merrier! Have more than one loan with us? No problem-  
skip them both!

Remember, to take advantage of this special offer, you must return the coupon by  
**December 30, 2019** to skip your January loan payment(s). Only one Skip-A-Pay  
coupon needs to be completed per member. If you have any questions about  
the Skip-A-Pay program, please call Erie County Employees Credit Union at  
(716) 858-6245.

\*\*\*\*Skip-A-Pay service is not available for mortgages, 2<sup>nd</sup> mortgages, certificate of deposit, Classic Visa and  
Platinum Visa credit cards. If your loan payment is past due, you're on disability, you have not made at least 6  
months of loan payments, or you have already reached the limit of "2" Skip-A-Pay per life of any single loan you  
will not be able to take advantage of this special offer. Interest will continue to accrue on your outstanding  
balance during this time and the term of your loan will be extended. Loans being paid through disability insurance  
are not eligible for Skip-A-Pay. Signatures are required; therefore, we are unable to accept telephone request. \*\*\*\*

### SKIP-A-PAY COUPON

Please return by December 30, 2019

Name: \_\_\_\_\_ Member Account  
Number \_\_\_\_\_

Daytime Phone # \_\_\_\_\_

Please indicate loan payments you wish to skip:

\_\_\_\_\_

Please pay the Skip-A-Pay fee:

( ) With the enclosed check made out for \$25 PER LOAN (Checks are payable to Erie County Employees CU)  
( ) By transferring the required amount from my Account# \_\_\_\_\_ / \_\_\_\_\_ ( ) Savings OR ( )  
Checking  
(Transfer will be made same day coupon is received)

I understand that by returning this coupon to Erie County Employees CU by December 30, 2019 I will be eligible to skip my  
January loan payment(s) that are normally due during this time. I also understand that interest will continue to accrue on my  
outstanding principal balance during this time, and the term of my loan(s) may be extended. In addition, any insurance that I  
have on my loan(s) will terminate on the date outlined in my original loan agreement. I understand that if I fail to return this  
coupon by December 30, 2019, or if I have not paid the required fee by that date, my normal loan payment transfer(s) will be  
made January 2020. Should this occur and funds are not available to complete my normal loan(s) payments, I may be subject to  
late fees as outlined in my loan agreement. If I have GAP insurance on my loan, I understand that all principal amounts not paid



when due under the original loan documents because of the changes made by this agreement shall be deemed to be in default for purposes of calculating GAP amount in the event of a loss of the vehicle.

Member Signature; \_\_\_\_\_

Date: \_\_\_\_\_