

Wrapped in Holiday Expenses?

**Skip your
November, December, or January
Loan Payment(s)!**
Apply Today!



NRFCU Holiday Skip-A-Payment Program

Skip November, December, or January payment on your current loan(s)!

Take a break from your Northern Redwood Federal CU loan payment(s) this holiday season. Our Skip-A-Payment program puts more jingle in your pocket by allowing you to skip November, December, or January's loan payment and then resume your next regular payment.

How to Skip-A-Payment:

- Complete the form below.
- Return it to Northern Redwood Federal CU prior to the due date of the loan payment you want to skip.

Important information to remember:

- Loans must have 6 consecutive on-time payments prior to Skip-A-Pay month.
- All loans must be current to qualify.
- No deferments within the last 6 months prior to request, however will not impact future deferment requests.
- Funds for NRFCU's Holiday Skip-A-Payment Program must be available in the member share account or provided by check.
- Insufficient funds in share account for NRFCU's Holiday Skip-A-Payment program processing fee will delay your request.
- This request will not stop automatic deduction from another financial institution; therefore you must make arrangements with the other financial institution to stop the payment.
- All Co-Borrowers of the loan must agree to Northern Redwood Federal CU's Holiday Skip-A-Payment Program and sign the request for skip.
- A Holiday Skip-A-Pay form must be completed for all accounts requested.

Please complete the following and return to Northern Redwood Federal CU at 1270 Giuntoli Lane, Arcata, Ca. 95521 or 903 4th Street Eureka, Ca. 95501, email; lending@northernredwoodfcu.org, or fax; (707) 822-8818.

Name

Street Address

City, State, Zip

Phone Number

Email Address

Specify Loan # _____ Auto Pay? Y/N

Month: November December January

NRFCU Member Number

Please deduct the \$25 processing fee per loan from:

How did you hear about Skip-A- Pay?

Share # _____ Check Cash

Primary Signature

Co-Borrower Signature

By signing above, you are authorizing Northern Redwood Federal Credit Union to extend your final due date of the loan listed above. This document will be used in lieu of a Subsequent Action form. Interest will continue to accrue on your loan during the month you choose to skip. The \$25 processing fee is non-refundable. Offer does not apply to Real Estate loans or Credit Cards, and is subject to final approval by credit union management. If you have set up your loan to be paid through recurring preauthorized debits (whether from NRFCU account or another financial institution), you are responsible to both disable and restart such preauthorized debits. If your loan has Gap Insurance, participating in the Holiday Skip-A-Pay program may result in your loan exceeding the maximum allowed skipped payments. Other restrictions may apply.

Date Rec'd: _____

Date Approved: _____

Fee Collected: ☐

Rec'd By: _____

Approved By: _____

Due Date Advanced: ☐