

Please place in an envelope and mail to:

Gardiner Federal Credit Union  
420 Brunswick Avenue  
Gardiner, ME 04345



your loan  
payment!

*dash away...*

**GARDINER  
FEDERAL  
CREDIT UNION**  
Where Your Money Has a Voice  
**Skip-A-Payment**

Psrt  
First Class  
U.S. Postage  
**PAID**  
Bangor, ME  
Permit No. 112

Gardiner Federal Credit Union  
420 Brunswick Avenue  
Gardiner, ME 04345



# *Dash away all your holiday stress!*

As a valued member of Gardiner FCU, you have been selected to participate in our **Holiday Skip-A-Payment** program. This means that you can choose to skip the November or December payment on your credit union loan. Have more than one eligible loan? Skip a payment on each!

Skipping a payment is like "making a loan to yourself" and will allow you to take the stress out of the season, and take charge of your holiday budget. Use the extra cash for holiday travel, gifts, entertaining, or any of the many expenses that come this time of year. It's our way of thanking you for your loyalty, and telling you how much we appreciate your membership!

## *holiday skip-a-payment rules*

1. A processing fee of \$25.00 per loan will be deducted from your account. If you do not have \$25.00 in your account, please mail a check for \$25.00 with your Holiday Skip-A-Payment request.
2. Loans cannot be past due at the time of request. All Real Estate Loans (i.e., Mortgages, Home Equity Line of Credit Loans, Home Equity Loans, Home Improvement Loans, etc.) and Visa® Credit Cards are not eligible. Application and approval is required for all skipped payments. All applications are subject to the Credit Union's final approval.
3. Applications should be received at least four business days prior to loan due date. Interest will continue to accrue on unpaid balances through skipped payment period.

### **It's Easy to Apply**

Simply complete the application below, and return it to us by mail, by faxing it to 207-582-3108, or by dropping it off at Gardiner FCU. We'll do the rest!



420 Brunswick Avenue  
Gardiner, ME 04345  
207-582-2676  
www.gardinerfcu.org



## *holiday skip-a-payment application*

Name \_\_\_\_\_ Daytime Phone # \_\_\_\_\_ Account # \_\_\_\_\_

Loan # \_\_\_\_\_ Skip:  November or  December Payment    Loan # \_\_\_\_\_ Skip:  November or  December Payment

Loan # \_\_\_\_\_ Skip:  November or  December Payment    Loan # \_\_\_\_\_ Skip:  November or  December Payment

Loan # \_\_\_\_\_ Skip:  November or  December Payment

Please deduct the **\$25.00** processing fee from (Circle one): Savings \_\_\_\_\_ Checking \_\_\_\_\_ Payment Enclosed  
Account # Account #

**X** \_\_\_\_\_  
Signature

**X** \_\_\_\_\_  
Joint Signature (if applicable)

Skipped payments do not extend the term of any credit insurance policy you may have obtained through the credit union as part of your loan. By signing above, you authorize Gardiner Federal Credit Union to extend the due date of your final loan payment by one month. The \$25.00 processing fee per loan will be deducted from your account selected above unless payment is enclosed. Interest will continue to accrue on unpaid balances through skipped payment period.

Employee Initials \_\_\_\_\_

FM Date \_\_\_\_\_