



Please place
in an envelope
and mail to:



Gardiner FCU
420 Brunswick Avenue
Gardiner, ME 04345



Get your 
mitts
on more
cash!



Gardiner Federal Credit Union
420 Brunswick Avenue
Gardiner, ME 04345



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First Class
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Permit No. 112



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.” Use the extra cash for gifts, travel, or family holiday fun — it’s up to you! It’s our way of thanking you for your loyalty, and telling you how much we appreciate your membership!



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. **New loans less than six months old are not eligible.** All loans must be current and your Credit Union account must be in good standing. This offer does not apply to Mortgage Loans, Home Equity Loans, Overdraft Protection Loans or Visa® Credit Cards. 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. Please note: all borrowers on the loan need to sign the form.

It's easy to apply!

Simply complete the application below, and return it to us by mail, by fax to 207.582.3108, text a picture to 207.582.2676, or drop it off at Gardiner FCU. We'll do the rest!



**420 Brunswick Avenue
Gardiner, ME 04345
207.582.2676
gardinerfcu.org**



Name _____ Daytime Phone # _____ Account # _____

Loan # _____ Skip: ☐ November or ☐ December Payment

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Please deduct the **\$25.00** processing fee from my (circle one): Savings _____ Checking _____ Payment Enclosed

Account # Account #

Signature

Joint Signature (if applicable)

2023 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. GAP Policies, attached to these loans, may be affected by skipping payments.

Date Received _____
Employee Initials _____
FM Date _____