



Skip-A-Payment Application

Dear Member,

Do you find yourself needing extra cash this time of year? We, at the credit union, want you to know that you can relax and enjoy yourself this holiday season, knowing that you will have extra funds for the things you may need or want. We are offering you an opportunity to skip your November, December, or January loan payment on one or all of your Firestone Community FCU loans. (see below for important disclosures)*

There is no fee to skip your payment(s).

If you make your loan payments by Direct Deposit or Payroll Deduction, we'll deposit the payment amount into your savings account.

Use the "found" money on whatever you want:

- Extra money for holiday gifts!
- A winter vacation!
- Hosting the big holiday party!
- A big screen television for the big game!
- Over-the-top holiday decorating!
- Or whatever you want!

Act today. This offer expires January 31, 2012. To skip your November, December or January payment(s), fill out the form below and return it to FCFCU on or before the due date of the loan(s). You may drop off the below application at any FCFCU location, or mail or fax to: 150 E. Roundbunch, Bridge City, Texas 77611. Fax: (409)697-1538. If you have any questions, please don't hesitate to call or come by the credit union.

Sincerely,

Janna Achord,
FCFCU President

***Land or real estate loans, home equity loans, credit cards, balloon notes, share and cd secured loans, loans that have already had two extensions or "skips" in 2011, and loans that are in a workout plan DO NOT APPLY. Loan payments must be up-to-date. Firestone Community FCU reserves the right to decline skip payment requests at our discretion. Your last payment will equal the principal amount of your skipped payment plus accrued interest. If GAP was purchased on this loan, skipped payments may cause a shortage in coverage. Contact a loan officer with any questions. To be eligible loans must have been made on or before April 30, 2011, and the last 3 payments must not have been charged a late fee.**

Detach Skip-A-Payment application along dotted line and mail, fax, or drop off at your nearest FCFCU location.

Yes! I want to skip my payment(s) on the loan(s) below. (Only one skip payment per loan.)

Loan No.	Payment Amount	MONTH (max. one "skip" per loan. Check one month)			Is loan paid through payroll deduction or automatic payment?
		November	December	January	

Borrower's Signature _____ Please Print Name Here _____

Co-Borrower's Signature _____ Please Print Name Here _____

Member's Account No. _____ Daytime Phone No. _____ Date: _____