

June 30, 2023

# Skip A Payment: Save And De-stress This Summer

Dear Member:

Summertime is all about relaxing and getting away from it all. So why not plan a little escape from your pesky loan payments? Your credit union's Summer Skip A Payment program can help ensure that you and your family enjoy a fun-filled, carefree summer. This unique financing option lets you take a little break from your bills and use the extra cash elsewhere.

U-1st Community FCU is offering it's members the opportunity to Skip A Payment on either their July or August payment one or more qualifying loans. Maybe you want to use the money from your loan payment to pad your savings, start an emergency fund, or pay off higher rate debt. On the other hand, you might opt to put it toward some of those inevitable warm-weather expenses: a family vacation, a home project like a new deck, camp for the kids, college prep, backyard and pool maintenance, or even higher utility bills.

Regardless of how you use your newfound funds, Summer Skip A Payment is an easy way to have some additional monthly income without having to complete a lot of paperwork. It gives you some breathing room to allow for savings, and limits the need to charge seasonal items to a credit card. So Sign Up Today for Skip-A-Payment.

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**This offer will expire at 5:30 PM on August 31, 2023**

**Thank you for being a valued member.**

**YES, I would like to participate in the Summer Skip-A-Payment.**

**I understand that by signing this agreement and paying the \$25.00 fee (per eligible loan), I will have to pay any interest due on the loan that I wish to skip my payment on. I also understand, that I must be and have been current for the last three (3) months/payments. Furthermore, I understand that if I have Guaranteed Asset Protection (GAP) Insurance on any loan that I skip a payment on, I am only allowed two (2) Skip-a-Payments per the life of my loan; unless I wish to purchase an additional GAP Insurance Policy in the event that there possibly could be a principal balance remaining and in the event that a GAP claim is filed. All other terms remain unchanged.**

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