

Pantex Federal Credit Union can help with your 2015 Holiday Season



Skip-A-Loan-Payment

We can help with a holiday deferment of your **Pantex Federal Credit Union** loan payment(s). Simply meet a few requirements and enjoy the holidays with extra spending money!

Unlike other skip-a-payment programs, there are NO fees involved in our skip a payment program. It's a great reason to get all of your loans at Pantex Federal Credit Union.

Skip a Payment Request Form

- You must have made at least one full monthly payment on your loan and all loans with PFCU must be current and in good standing.
- Your written request to skip a payment must be received 5 days prior to your normal loan payment due date. Verbal requests can not be accepted.
- If the loan is a joint or co-signed loan, both parties must sign the request form.
- Skip a payment is not available on any real estate backed loans, including home equity loans.

PFCU reserves the right to deny any skip-a-payment request

The Skip-A-Payment option in no way alters the terms and conditions of your original loan contract as previously disclosed to you. Interest at the contractual rate will continue to accrue on the unpaid balance of your loan. The deferred payment will be added to the end of your loan. Loan payments made by payroll deduction will be deposited back into your savings account.

I (We) understand and agree with the above conditions, and request that you defer the November or December payment (selected below) on the following loan(s) and agree that the payments will resume again at the next regularly scheduled loan payment date.

I (We) will presume approval unless otherwise notified by the Credit Union.

Borrower		This is your contract mail, fax or drop it by the credit union to defer your holiday loan payment		
Co-Borrower/Co-signer	Date of Request	D	-	
Member Number			<u>ante</u>	
Please skip a payment on the following lo	pan(s)	Panter	Federal Credit U	
all eligible loans with PFCU	Skip November <u>or</u>	Elson Credit Union	Borger, Tx 806-273-5692	οι
only on the following loans (list loan numbers below)	December Payment			
Loan # Loan #	•	1501 Roosevelt Borger, Tx 806-273-5698	411 E. Broadway Fritch, Tx 806-857-2400	807 N Sumner Pampa, Tx 806-665-4212
Loan #	www.pantexfcu.com	Federally Insured by NCUA		

Merry Christmas from your friends at Pantex Federal Credit Union!