nSPIRE
FEDERAL CREDIT UNION

It's that time of year! Let us help you check off your holiday to-do list. Defer your payment on eligible loans and keep more $$ in your pocket.

Choose either November OR December to skip your payment(s) below.

PRIMARY NAME: ________________

ACCOUNT NUMBER: _____________

Month to skip: __ November *or* __ December

__ Please skip ALL eligible loans

__ Please skip only these loans:

__________ __________ __________ __________

Returning this form to the Credit Union DOES NOT GUARANTEE your loan payment will be skipped.

Please review your account to verify your loan payment has been skipped or contact the Credit Union to verify approval.

! IMPORTANT INFORMATION ABOUT SKIP-A-PAY !

Finance charges will continue to accrue and deferring a payment will result in higher total finance charges than if you made payments as originally scheduled.

Deferring a payment will extend the term of your loan(s) and you will have to make an extra payment(s) after your loan(s) would have otherwise been paid off.

Any additional payments (those beyond the original maturity date) resulting from Skip-A-Pay will not be covered by Guaranteed Asset Protection (GAP) or Credit Life/Disability coverage.

The following loans are not eligible for Skip-A-Pay:
Delinquent, Real Estate, CD/Share Secured, Bankruptcy.

$30 fee for each loan skipped will be deducted from your nSpire FCU Account.

Primary Borrower Signature: ____

Other Borrower Signature: ____

RETURN THIS FORM AT LEAST 7 DAYS BEFORE PAYMENT IS DUE or your loan may not be deferred.