



**YOU CAN  
SKIP-A-PAYMENT  
IN DECEMBER**

# JUST IN TIME FOR THE HOLIDAYS!

Have a Merry & Bright holiday with a little help from Members 1st of NJ. Our skip a pay is the perfect way to put a little extra cash in your pocket for holiday gift buying, entertaining, travel, or for any reason at all.

If you have a Personal loan or Auto loan, you may be eligible to skip your payment . For only \$30 per loan, you can take advantage of Members 1st of NJ FCU's Holiday Skip-A-Payment Program.

Fill out the form below and drop it off at any of our branch locations or:

**Fax:** (856) 696-3579 **Email:** loans@membersonenj.org

**Mail:** Members 1st of NJ Federal Credit Union | 37 W. Landis Avenue | Vineland, N.J. 08360

## HOLIDAY SKIP-A-PAYMENT REQUEST AND AGREEMENT

YES! I want to take advantage of the Skip-A-Payment offer. I have read and agreed to the terms below.

Member Name: \_\_\_\_\_ Account #: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Email: \_\_\_\_\_

Loan Number(s) \_\_\_\_\_

Please deduct the fee of \$30.00 per loan from account number \_\_\_\_\_  Savings  Checking

My check is enclosed (\$30.00 per loan)

By signing this form, you agree to the terms below. THIS AGREEMENT MUST BE SIGNED BY ALL BORROWERS, CO-BORROWERS AND GUARANTORS. Incomplete forms, forms not signed by all borrowers, and accounts with insufficient funds for the processing fee will not be processed.

Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Joint Borrower: \_\_\_\_\_ Date: \_\_\_\_\_

Joint Borrower: \_\_\_\_\_ Date: \_\_\_\_\_

I wish to participate in the Members 1st of NJ FCU Skip-A-Payment Program. Loans taken after May 31st, 2017 are not eligible for our Skip-A-Payment Program. Please defer payment for the loan(s) checked on this certificate. I understand that in order to be eligible to participate in the Members 1st of NJ FCU Skip-A-Payment Program, my loan must be current and I must be a member in good standing with the Credit Union. I understand that the interest will continue to accrue on the outstanding balance of my loan until it is paid in full. I understand that I will continue to be responsible for the entire outstanding principal and interest of my loan, and I will be responsible to continue to make the scheduled payments after the original maturity date until all principal and interest is paid in full and that my pledge of security shall remain in effect until the loan is fully repaid. I understand that the next regular payment will be due on the scheduled payment due date following the month I have elected to skip a payment. I also understand that the credit life, disability and/or debt protection insurance on my/our loan will not extend beyond the original maturity date of the loans. I understand that if my vehicle loan carries GAP Insurance, the allowable number of skips is 10 per original contract. Anything in excess of 10 skips means that the remaining balance may not be protected. This offer does not apply to Mortgage, Home Equity or Visa account. If your loan is paid using Payroll Deduction, the excess funds created from the skipped payment will be diverted to your savings account for you to withdrawal at your convenience.