Members 1st of NJ
FEDERAL CREDIT UNION
www.membersonenj.org

FILL YOUR STOCKINGS
WITHOUT STRESS

This year, Members 1st of NJ Federal Credit Union wants to give you the opportunity to skip your upcoming DECEMBER OR JANUARY loan payment. Use the money to shop stress-free or pay down other debts and enjoy the magic of the season with your friends and family.

If you have a personal loan or auto loan, you may be eligible to skip your December or January Loan Payment. All you have to do is fill out the coupon below and pay a $30 processing fee per loan skipped.

Take advantage of this Holiday Skip-A-Payment offer today – forms must be redeemed before your loan due date to participate!

YES! Sign me up for ❏ **DECEMBER** Or ❏ **JANUARY** Skip-A-Pay from Members 1st of NJ Federal Credit Union on the loan account(s) listed below.

Account Number: ____________________

Loan Number(s) you wish to skip: ____________________ ____________________ ____________________

I wish to pay my $30 processing fee for each loan payment skipped by:

❏ Enclosed Check *(Made Payable to Members 1st of NJ FCU)*

❏ Deduct from my Members 1st of NJ FCU Account Number: ____________________
❏ Savings or ❏ Checking

Borrower's Signature: ____ Date: ____________

Co-Borrower's Signature: ____ Date: ____________

You may bring this coupon with your processing fee(s) to any of our branch locations, or simply place the completed form in an envelope and mail to Members 1st of NJ Federal Credit Union - 37 W. Landis Avenue - Vineland, NJ 08360. You may also complete the form and fax it to (856) 696-3579 or email it to loans@membersonenj.org.

All borrowers who are responsible for the repayment of this loan are required to sign this coupon. By signing this form, you acknowledge that you have read, understand and agree to the changes to your agreement with us as indicated above.

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I wish to participate in the Members 1st of NJ FCU 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, Balloon Loans, Line of Credit Loans, 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 withdraw at your convenience.

NCUA

EQUAL OPPORTUNITY LENDER