



OUR GIFT TO YOU THIS HOLIDAY SEASON

Skip a Payment in December or January

Choice One will help you enjoy a little extra cash for your holiday shopping, entertaining, home improvements or a fun getaway by skipping a payment in December or January. Simply complete the form on the back and mail it, fax it, or you can bring it to the Choice One branch nearest you.

Skip-A-Pay Application Form

YES, I would like to skip a loan payment in (choose one) December 2017 January 2018

Type of Skip-A-Loan Payment* Vehicle Loan Home Equity Loan Personal Loan

I understand the cost of Skip-A-Loan Payment is \$35.00.*

Member Name _____ Daytime Phone Number _____

Interested in lowering monthly payments? Yes No Loan Number _____

Automatic Payment Yes No If yes, Transfer From Share Savings Checking

***A \$35.00 processing fee per loan** will automatically be deducted from your share account. Interest will continue to accumulate on your loan during the month you skip your payment. Each member is allowed to skip a payment twice during the designated time per calendar year. All requests to skip a payment must be approved by the loan department. MAPs, Shared Secure Loans dated after 9/1/15, 90 Day Balloon Loans, and Better Choice Loans are not eligible for this program. Home Equity Loans are eligible for the Skip-A-Pay program one time in the calendar year. This is a special offer, all accounts must be in good standing to be eligible. Fee must be in the account at the time of application.

Member Signature _____

Date _____

Co-Borrower Signature _____

Date _____

Bring this form to the credit union, fax it to 570-822-2272 or mail to: Choice One Community Credit Union, Loan Department, P.O. Box 1205, Wilkes-Barre, PA 18703-1205.

Credit Union Use Only: S _____ F _____

By signing this form you agree to amend the terms of your original agreement and to repay the entire unpaid balance of \$ _____ plus interest at _____% by paying \$ _____ every _____ (payment frequency) beginning _____ (date).

Date of Charge _____ By _____

HOLIDAY LOANS Need Some Holiday Bucks?

Have a Happier Holiday with a little help from Choice One. You can borrow now and begin planning for a great holiday season. Our Holiday Loan can help you out with some extra cash for special gifts, entertaining or even a holiday getaway.

We make it easy with a holiday loan rate as low as 5.74% APR* and a 12 month repayment term. You don't even need to make your first payment until 1/10/2018.

Offer ends December 23, 2017

Don't Delay, Apply Today! Just visit any branch location or apply online.

*APR = Annual Percentage Rate. Rates shown are subject to change and are for qualified borrowers. Includes .25% AutoPay discount. Your loan rate may vary based on your credit history. Complete details are available at the credit union.

