



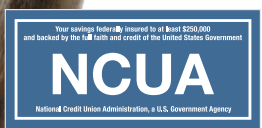
Don't stick your
neck out
this Holiday Season.

APPLY FOR
A **VISA**
FOR HOLIDAY
SHOPPING

Put a little extra jingle in your pocket.

**SKIP-A-LOAN PAYMENT
IN DECEMBER OR JANUARY!**

Simply complete the Skip-A-Loan payment form and email it to skipapay@choiceone.org, mail it, fax it, or bring it in to the nearest Choice One office. Vehicle, home equity and personal loans are all eligible.



Skip-A-Pay Application Form

YES, I would like to skip a loan payment in (choose one) December 2019 January 2020
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 _____

Interested in refinancing your mortgage? Yes No Interested in a Visa Balance Transfer? Yes No

***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 and 90 Day Balloon 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, email to skipapay@choiceone.org, 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 _____