

It's that time of the year. Need extra cash for the holidays? SKIP-A-PAYMENT ON YOUR LOAN

You may be eligible to Skip a Payment in December OR January!
You must be current with your loan to qualify.
Contact Brookland Federal Credit Union to see if you qualify.

It's as easy as . . .

- Complete a Skip a Payment Form
- Return the Skip a Payment Form to us

 Mail or bring the form into the credit union or you can also complete the Skip a Pay form Online Access, located under "Forms".
- Pay the \$35 fee

 You can pay the fee either by sending a check with the form or having the fee automatically deducted from your BFCU account.

BROOKLAND FEDERAL CREDIT UNION

949 Sunset Boulevard • West Columbia, SC 29169
Phone: 803.794.9201 • Fax: 803.794.9204

DRIVE-THRU HOURS:

Monday - Thursday 10:00am - 4pm & Friday 9:30am - 5:00pm



By signing below, I understand the following:

- 1. By skipping a payment, the time it takes to pay off my loan will be extended.
- 2. Interest will continue to accrue on my loan.
- 3. My next payment will have a higher amount of finance charges because I am skipping the current payment.
- 4. Monthly Credit Life/Disability will still be added to the loan on the skipped month.
- 5. A \$35 processing fee will be charged to my account (see below).
- 6. If any exclusions apply my payment will not be skipped.
- 7. All other terms of my loan agreement remain the same.
- 8. If I have GAP coverage my reimbursement may be reduced by the total of all skipped payments.

9. My loan is current and NOT delinquent.		
How do you want to pay the \$35 Skip-A-Pay fee?		
I have enclosed a check for \$35 Deduct the \$35 fee from my account BFCU Savings BFCU Checking	Name:	
	Phone Number:	
	Account Number:	Loan Suffix:
Borrower(s) (By signing below, I agree to the extension, and th	nat I have received a copy of this	agreement.)
X		
Borrower Signature	Print Name	
X		
Co-Borrower Signature	Print Name	
Extension Questic	============ onnaire (For Credit Union Us	e Only)
Regular Payment Amt. \$	# of Payments Made _	
Number of Previous Extensions	# of Months to extend	
Date of Last Extension		
Reason for Extension:		
Source of Funds for Continued Repayment after E	xtension:	
(Approval required for exceptions to policy) App	roved By:	