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Dear Credit Union Member:

Congratulations! Due to your excellent credit history with the Credit Union you've been selected for our Holiday Skip-A-Pay Program. How this works is that you may skip the month of November or December on your loan payment (s) for a small charge -- the charge is \$50 per loan (for example: if you currently have two (2) loans with the credit union that you would like to skip, the amount would be \$100.) All you need to do is check the box next to the month in which you would like to skip and sign the form. You can either mail back the form to us, deliver it to one of our offices or email to info@maumeevalleycu.com. That's it! There also is a few ways that you can pay the charged amount (see below.)

What a better way to have additional funds for the holiday season. Maximum of one (1) Skip-A-Pay per loan each calendar year equal to term of loan.

- Holiday Skip-A-Pay for the month of November
- Holiday Skip-A-Pay for the month of December
- Enclosed is a check for \$50.00 per loan
- Please transfer from account # _____

Signature: _____ Print Name: _____

Loan Number: _____ Date _____

To qualify:

1. You must be current on loan (s) prior to the month of the Skip-A-Pay
2. The cost of the Holiday Skip-A-Pay amount is \$50/per loan
3. The Holiday Skip-A-Pay Program does not include Home Equity Loans, Visa Credit Card Loans and Draft Line of Credit Loans.

Please note: When taking advantage of this offer, MVCU will shift your deferred payment to the end of your payment schedule, extending the maturity date by one month. Interest will continue to accrue on the unpaid balance (s) of your loan (s) during the deferment period.