

**CREDIT UNION ADVANTAGE
A DIVISION OF ZEAL CREDIT UNION**

SKIP-A-PAYMENT PROGRAM

Skip-a-Payment is now available all year, and it's easy to request your skip-a-payment. Just complete and mail, fax or bring this form to your CU Advantage office and we'll process your request right away. Be sure to review the conditions below and the type of loans that are excluded from this offer. All requests must be received 4 weeks prior to your loan payment due date.

Account Number

Member's Name

Joint Member/Cosigner Name

() _____
Day-time Telephone Number

() _____
Evening or Cell Telephone Number

Address

City State Zip

____ Please skip _____ (month) payment(s) on ALL of my "eligible" loans.

____ Please skip _____ (month) payment(s) for just the loans listed below.

L# _____ L# _____ L# _____

L# _____ L# _____ L# _____

___ Enclosed is a check for the skip-a-pay fee(s). The fee is \$30 per loan.

___ Please deduct the fee(s) \$30 per loan from my/our:

___ Savings Account # _____

___ Checking Account # _____

X _____
Member's Signature Date

X _____
Joint Member's Signature Date

CONDITIONS:

- . ALL LOANS MUST BE CURRENT.
- . Skips can only be made one time per year, per qualifying loan.
- . Co-signers on loan(s) must sign.
- . First payment on any loan cannot be skipped (unless special promotion is offered).
- . If your loan is paid by Credit Union Disability Insurance, you cannot skip your payment.
- . \$30 Skip-a-Payment fee for each loan account.
- . All requests are subject to approval.

Non-Eligible Loans:

- . Mortgages . VISA Credit Cards . Home Equity Loans
- . Revolving Credit . Line-of-Credit . Lease Alternative
- . Loans being paid by credit union disability insurance.

**COMPLETE AND MAIL TO:
CREDIT UNION ADVANTAGE,
A DIVISION OF ZEAL CREDIT UNION
22250 PROVIDENCE DRIVE, SOUTHFIELD MI 48075
OR FAX TO 248-662-0385**

