



Help us help others this holiday season! For each loan payment you skip, \$5 from your \$35 administrative fee will be donated by PEFCU to the **Food Finders' Backpack Program**.

PEFCU Skip-a-Pay is simple:

1. **Select the loan(s) payment you would like to skip.** This offer is only available for PEFCU Visa[®] credit card, auto loan or personal loan payments due in December 2009 or January 2010.
 - Loan must not currently be enrolled in a credit counseling program.
 - The loan(s) minimum payment must be \$100.
 - Mortgage and commercial loans are not eligible.
 - Loan must have a 12-month repayment history with PEFCU.
 - You cannot have delinquency of 30 or more days in the past 12 months.
 - You cannot have (or had in the past) a collection deferment on your selected loan(s).
2. **Accept a \$35 administrative fee per loan payment skipped.**
 - The funds must be in your PEFCU savings or checking account to process your request.
 - For each loan payment skipped, PEFCU will make a \$5 donation to the Food Finders' Backpack Program.
3. **Print, complete, sign and return the form.**
 - All borrowers on the original loan must sign the form.
 - Return the form to PEFCU:
 - Fax to 765.497.7476
 - Mail to Loan Servicing at PO Box 1950, West Lafayette, IN 47996
 - Bring the form to any branch



This credit union is federally insured by
the National Credit Union Administration.



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PEFCU Skip-a-Pay: Please read carefully, sign and return to PEFCU at least five (5) days before your payment is due. Completed forms may be submitted by fax to 765.497.7476; by mail to Loan Servicing Dept., PO Box 1950, West Lafayette, IN 47996; or in person at any branch.

Yes! I want to take advantage of the PEFCU Skip-a-Pay offer. I have read and agree to the terms listed below.

*I/We understand interest will continue to accrue. I/We will continue to make the monthly payments after the original maturity date until all principal and interest is paid in full and our pledge of security shall remain in effect until the loan is fully repaid. I/We understand that our next regular payment will be due on the scheduled payment due date following the month we elect to skip a payment. I/We understand that in case of a Gap Insurance claim any additional amount incurred by this election to skip a payment may not be covered by the Gap Insurance contract signed at the loan origination. A \$35 administrative fee per skipped loan payment will be charged for the process. Please note that home equity lines of credit, commercial loans, and first- and second-mortgage loan payments are not eligible for PEFCU Skip-a-Pay.

I want to skip my loan payment for (please **check one**): December 2009 January 2010

Loan Type	Account Number	Loan Suffix	Payment Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Please withdraw \$35.00 per skipped payment from Account _____ Suffix _____

Borrower's Signature _____ Date _____

Co-Borrower's Signature _____ Date _____

Name _____ E-mail Address _____

Address _____

City _____ State _____ Zip/Postal Code _____

Home Phone _____ Cell Phone _____

My e-mail or mailing address has changed in the last 12 months. Please update my address in your records.



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