

Dear Valued Member,

With the holiday season fast approaching, Bay Area Credit Union understands the budget strains the festivities may create. That's why we are inviting you to SKIP-A-PAYMENT this holiday season.

Here is how the Holiday SKIP-A-PAYMENT program works:

If you would like to skip a payment, please complete the form on the back of this invitation, sign and return to the credit union or *apply **online within our "It's Me 247" online banking***. We will process your request and advance your payment due date by the equivalent of one month. SKIP-A-PAYMENT request forms must be received no later than **Friday, December 30, 2022** and five days prior to the next due date of the loan payment.

There is a \$50 processing fee for each loan you elect to skip. In the spirit of the holiday season, Bay Area will donate a portion of the fee to a local charity. Processing fees are non-refundable.

You may skip your loan payment with us if your loan is current and you've made at least six monthly payments. Interest will continue to accrue and the skipped payment may cause your loan to extend beyond the scheduled payoff date. Real estate, home equity and any revolving credit do not qualify for this program.

(Other restrictions may apply)

If you have any questions about our Holiday SKIP-A-PAYMENT program, please contact the credit union. Check out our SKIP-A-PAYMENT PLUS ONE *(other side)*. Enjoy the festivities and have a wonderful holiday season.

Remember, we also offer the convenience of applying online within our "It's Me 247" online banking.

Happy Holidays,

Jennifer Tober
President/CEO

Holiday Skip-A-Payment Request

YES! I would like to participate in Bay Area Credit Union's Holiday Skip-A-Payment Program.

Please deduct the \$50 per loan processing fee from:

- Bay Area CU Savings account or
- Bay Area CU Checking account or
- Enclosed is my check for the \$50 Skip-A-Pay processing fee per loan.

I authorize Bay Area Credit Union to extend my loan payment as requested here. I understand that the skipped payment will be added to the end of my loan. In addition, I understand that interest will continue to accrue on the unpaid balance of my loan and that the skipped payment may cause my loan to extend beyond the expected maturity.

Account Number	Loan Suffix	Description
_____	_____	_____
_____	_____	_____
_____	_____	_____

YES! I am interested in the SKIP-A-PAY PLUS ONE! Refinance another consumer loan from somewhere else and skip your first months payment. A Financial Service Representative will contact you.

_____ YES _____ NO

Daytime Ph. #: _____ SKIP (check one) Nov _____ Dec _____

Print Name: _____

Signature: _____

Cosigner Signature: _____

(Required if loan listed has cosigner)

Skip-A-Pay loan processing fees may not be added to the loan. We will contact you if there are any questions or concerns with this request.

Some restrictions apply.