

800.281.5435 | DIRIGOFCCU.COM



**SKIP-A-PAY!**  
Gnome even worry about it!  
We are here to help with



need a little extra  
**jingle**  
in your pocket this  
holiday season?



Prst Std  
U.S. Postage  
**PAID**  
Bangor, ME  
Permit No. 112



26 Forrestal Street  
Lewiston, ME 04240

# GNOME, REALLY! Don't miss this!

## Skip a payment this winter!

As a valued member of Dirigo FCU, you have been selected to participate in our Holiday Skip-A-Payment program. This means that you can choose to skip the December or January payment on your credit union loan. Have more than one eligible loan? Skip a payment on each!

Skipping a payment is like "making a loan to yourself" and will allow you to take the stress out of the season, and take charge of your holiday budget. Use the extra cash for holiday travel, gifts, entertaining, or any of the many expenses that come this time of year. It's our way of thanking you for your loyalty, and telling you how much we appreciate your membership!



## Winter Skip-A-Payment Rules

1. A processing fee of \$35.00 per loan will be deducted from your account. If you do not have \$35.00 in your account, please mail a check for \$35.00 with your Holiday Skip-A-Payment request.
2. Loans cannot be past due at the time of request. All Real Estate Loans (i.e., Mortgages, Home Equity Line of Credit Loans, Home Equity Loans, Home Improvement Loans, Mobile Home Loans, etc.) and Energy Loans are not eligible. Application and approval is required for all skipped payments. All applications are subject to the Credit Union's final approval.
3. All accounts must be in good standing with Dirigo FCU. Loan account must be at least six months old and payments current for six months prior to commencement of any skipped payment. One skipped payment per loan per twelve month period.
4. Applications should be received at least five business days prior to loan due date. Interest will continue to accrue on unpaid balances through skipped payment period.

### It's Easy to Apply

Simply complete the application below, and return it to us by mail or by dropping it off at Dirigo Federal Credit Union. We'll do the rest!

Please place in an envelope and mail to:

**Dirigo FCU**  
**26 Forrester Street**  
**Lewiston, ME 04240**



## Winter Skip-A-Payment Application

Name \_\_\_\_\_ Loan # (s) \_\_\_\_\_

Loan Payment Amount \_\_\_\_\_ Skip:  December or  January Payment

Loan Payment Amount \_\_\_\_\_ Skip:  December or  January Payment

How is your loan paid? (Circle one)    Cash/Check    Payroll Deduction    Internal Transfer    ACH

I authorize any ACH payments initiated by Dirigo FCU to be stopped for the month selected, and to restart after the skip period. For any ACH payments initiated by an outside financial institution, I am responsible for stopping the payment, and restarting after the skip period. I understand I am responsible for changing the date on any transfers within home banking.

Please deduct the \$35.00 processing fee from my (Circle one) Savings    Checking    Payment Enclosed

**X** \_\_\_\_\_  
 Signature

**X** \_\_\_\_\_  
 Joint Signature (if applicable)

Skipped payments do not extend the term of any credit insurance policy you may have obtained through the credit union as part of your loan. The benefit from disability, life insurance, or GAP policies may be reduced by the amount of the skipped payment. The terms and conditions of your loan remain in effect.

By signing above, you authorize Dirigo FCU to extend the due date of your final loan payment by one month. This signature constitutes acceptance of the subsequent action that will follow within 30 days upon approval of the request. The \$35.00 processing fee per loan will be deducted from your account selected above unless payment is enclosed. Interest will continue to accrue on unpaid balances through skipped payment period. By directing Dirigo FCU, you agree to hold the Credit Union harmless and indemnify against any and all losses, claims, damages, or cost incurred as a result of this request.

For Credit Union Use Only

Acct # \_\_\_\_\_ Suffix \_\_\_\_\_ Fee \_\_\_\_\_

Acct # \_\_\_\_\_ Suffix \_\_\_\_\_ Fee \_\_\_\_\_

Verified By \_\_\_\_\_