

Take a break this summer and ... Pass-A-Payment!



Building Relationships, *Changing Lives*

You deserve a break this summer. Why not enjoy it to the fullest by passing a payment on your qualifying Chivaho FCU loan? *

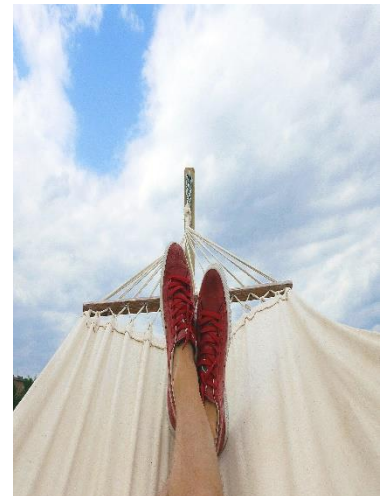
You can choose either July or August freeing up some extra cash for that much needed Vacation – or whatever you choose to spend it on!

Simply fill out the information requested, return to your nearest Chivaho FCU branch, or fax to (740) 775-7654.

Any Questions? Call Chivaho FCU today at (740)775-3381

SUMMER Pass-A-Pay: The break you need!

*Excludes LOC, real estate, mobile home, recreational vehicle loans.



PASS-A-PAY AUTHORIZATON FORM

Member Name: _____ Co-Signer Name: _____
Address _____ City _____ State _____ Zip _____ Phone# _____
Loan Account # _____ Loan Payment Amount to Pass \$ _____

Indicate the month you want to skip _____ July _____ August

Member Signature _____ Date _____
Co-Signer Signature _____ Date _____

By signing above, you authorize Chivaho Federal Credit Union to extend the original term of your loan by one month. If there is a co-borrower on the loan, both signatures are required to pass a payment. There will be a \$29.00 fee for each loan payment passed. You will be required to resume payments the following month. Interest will continue to accrue at the rate provided in the original loan agreement during and after this time. Passing a payment will result in additional interest paid as opposed to if you made your payment as originally scheduled. Deferral of payments will reduce the portion of future payments applied to principal resulting in a larger final payment, or may result in negative amortization. Premiums for disability/life insurance will continue to be posted to the loan account. To be eligible a loan must be open a minimum of six months. This offer does not apply to real estate, lines of credit, mobile home and recreational vehicles, loans accounts with an invalid mailing address, share accounts with a balance of less than \$5.00 and/or negative balance. All credit union loans must be current at the time of request. We must receive your pass-a – payment request at least seven days prior to your due date, otherwise the pass-a-payment will be applied to the following month if applicable. This offer does not guarantee eligibility.