

Winter "PASS –A– PAYMENT"
THE BREAK YOU NEED!

Take a break from your loan payments this winter. You can enjoy the season to the fullest by passing a payment on your qualifying Chivaho FCU loan.*

Choose either November, December or January to skip your payment. You can free up some extra cash to purchase holiday gifts, plan the perfect holiday gathering or get ahead on your credit card payments.

Simply fill out the information requested, return to your nearest Chivaho FCU branch, or fax (740) 775-7654. Any Questions? Call Chivaho FCU today at (740)775-3381

CHIVAHO FEDERAL CREDIT UNION

Building Relationships, *Changing Lives*

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 ____November ____December ____January

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. **A $29.00 fee will be assessed for each loan payment skipped.** 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, recreational vehicles, bankruptcy accounts, accounts with an invalid mailing address, and share accounts with a balance of less than $5.00. All credit union accounts 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.