Hampton Roads EDUCATORS' CREDIT UNION, INC.

Help for the Holidays

Holiday Skip-A-Payment

Let us help to make this holiday season a little less stressful. Skip-A-Payment and keep the extra cash in your pocket for your November OR December loan payments.

There is a $30.00 fee for each loan that you Skip-A-Payment.

You can only Skip November **OR** December 2022 loan payment (s).

Request Form to Skip-A-Payment:

Name _____ **Account #** _____

Cell # _____ **Work #** _____ **Home #** _____

Skip Payment on: _____ All Loans _____ Only Loan # _____; _____; _____

For Month of: _____ November 2022 _____ December 2022

Fee: $30.00 (per loan):

____ Please deduct the Skip-A-Payment fee(s) from account # _____

_____Share

_____Share Draft

____ I have enclosed cash or check for the fee(s)

The following loans are not eligible for the Skip-A-Payment: Home Equity Loans, Second Mortgage, Plan B or I.C.E. Loans, Credit Cards, Past Due/Delinquent Loans (a loan is considered past due if not paid on or before due date), Accounts with Negative Balances... **other restrictions may apply.

Please note that normal interest charges will continue to accrue for the skipped months and that it will extend the term of your loan. Subject to approval. Skip-A-Payment form must be received at least 24 hours prior to Payroll or Auto Pay Posting (not the loan due date).

For NEW LOANS AND loans that have had ADVANCES: Must have made at least 6 monthly payments in order to qualify to skip the November or December payment.

Attn: HAMPTON CITY SCHOOL EMPLOYEES:

To skip your **NOVEMBER PAYMENT**, we must receive your completed form no later than **11/10/2022**
To skip your **DECEMBER PAYMENT**, we must receive your completed form no later than **12/9/2022**

Signature _____ **Date** _____

Credit Union Use Only

Date Received _____

Fee Posted _____

Teller # _____

Loan # _____
Due Date From _____
To _____
Paymt Method _____
Date Posted _____
Teller # _____

Loan # _____
Due Date From _____
To _____
Paymt Method _____
Date Posted _____
Teller # _____