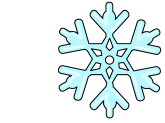


You have the option to skip your loan payment in October, November or December on your qualifying Salem VA Credit Union Loan with a \$25 processing fee per skipped loan payment. Fill out the skip form with your information and make sure to mark which month you would like to skip!



Freeze Your Monthly Payments

You must be a member in good standing with all loans current to participate in the Skip-A-Payment program. Student loans, single pay notes, cashline line of credit loans, or any type of real estate loans are not included in this offer. As a result of skipping your payment disability, life and/or GAP insurance may be reduced. Skipping your payment will not change the monthly loan payment, but does extend the term of the loan. Interest will continue to accrue. Credit Card skips are separate and have no processing fee. The payment will only skip in December. Finance Charges will continue to accrue.

Sign Up For Our End of Year Skip-A-Payment Today!

Name _____



A. Indicate the month you want to skip your qualifying installment loan(s):

October

November

December

We're here for you.

B. Indicate the loan(s) you want to skip:

Loan Account# _____

Loan Account# _____

Loan Account# _____

Payment is automatically debited from another financial institution. Skip Pay form must be received 5 days prior to payment due date.

C. Indicate where the \$25 for each loan should be deducted from:

Checking

Savings

Payment enclosed

D. **Credit Card skips will be separate, and are only available in December.** Your MasterCard account must be current and not over-limit to participate. The minimum payment will show due on your statement. If you wish, you may make your payment as usual. If your payment is set to come out automatically please contact us before December 1 to skip your payment. Finance charges will continue to accrue.

Signature _____

Date _____

Signature _____

Date _____