

# tied up IN HOLIDAY expenses?



104 N. Elmer Ave.  
Sayre, PA 18840

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## SKIP-A-PAY AT GUTHRIE FEDERAL CREDIT UNION

Holiday finances looking a little dim? Light up your budget with Skip-A-Pay from Guthrie Federal Credit Union! We'll reignite your wallet by letting you skip one month's payment on your qualifying loan(s).

Skipping your payment is easy. Simply complete the form and deliver it to your nearest Guthrie FCU branch. There is a low processing fee of \$35 for each loan skipped that must be paid at the time the skip form is submitted. The fee can be paid by check or cash or withdrawn from your GFCU account. **Please note that all borrowers and guarantors on the loan must sign the form, and all accounts must be in good standing in order for the request to be processed.**

**This deal won't shine on forever –  
so sign up today!**

This special offer excludes Mortgage, Home Equity, Overdraft and Credit Card loans.



## Holiday Skip-A-Pay

**MAIN OFFICE**  
104 N. Elmer Ave.  
Sayre, PA 18840  
(570) 888-7135  
Fax (570) 882-9564

**TROY OFFICE**  
454 Canton St.  
Troy, PA 16947  
(570) 297-2440  
Fax (570) 297-0589



Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

1. Indicate the month you want to skip (choose only one month):

November 2017    December 2017    January 2018

2. Indicate the method of payment for the \$35 processing fee (one fee per loan and must be paid when form is submitted):

Cash    Check    Guthrie FCU Account: \_\_\_\_\_

3. Indicate the loan(s) you wish to skip:

(Please note: Mortgage, Home Equity, Overdraft and Credit Card loans are not eligible.)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Borrower Signature: \_\_\_\_\_

Joint Signature (if necessary): \_\_\_\_\_

Disclosure: By signing above, you authorize Guthrie FCU to extend your final loan payment, in accordance with your original LOANLINER® Agreement. You have enclosed the funds to process this Skip-A-Pay request, or you authorize the credit union to offset the processing fee from an existing GFCU account. A minimum of at least six full monthly payments must have been made on the loan prior to processing any skip request. All borrowers on the loan must sign this form in order for the credit union to process it. Interest will continue to accrue at the rate provided in your original loan agreement, and deferring your payment will extend the term of your loan. All loans must have a satisfactory payment history, and all accounts must be current in order to process this request. The dollar amount skipped will be equal to one monthly (two biweekly or four weekly) payments. This offer is not available on all loan products and excludes loan payments for Mortgage, Home Equity, Overdraft Lines and/or Credit Card loans. GFCU reserves the right to end the promotion at any time. All applications are subject to approval, and GFCU reserves the right to deny any request. Please allow a minimum of two weeks to process this request. If your loan payment is automatically withdrawn from an account at another financial institution, the transfer will still take place, but the funds will remain in your credit union account.