GUTHRIE COMMUNITY CREDIT UNION

SAYRE
104 N. Elmer Ave.
Sayre, PA 18840
570.888.7135

TROY
454 Canton St.
Troy, PA 16947
570.297.2440

Give Yourself a Break This Holiday Season!

SKIP-A-PAY

AT GUTHRIE COMMUNITY CREDIT UNION

2026-2027

Holiday finances looking a little dim? Light up your budget with Skip-A-Pay from Guthrie Community 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 CCU 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 The fee can be paid by check, cash, or withdrawn from your GCCU account.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 Mortgages, Home Equity, Overdraft, Balloon Loans, and Credit Card Loans.

Holiday Skip-A-Pay

Name: _____ Account Number: _____

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

☐ November 2026 ☐ December 2026 ☐ January 2027

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 ☐ GCCU Account: # _____

Indicate the loan(s) you wish to skip:

_____

_____

_____

_____

_____

Borrower Signature: _____ Joint Signature: _____

Disclosure: By signing you authorize Guthrie FCU to extend your final loan payment, in accordance with your original Loan 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 GCCU account. A minimum of SIX full monthly payments must have been made on the loan prior to processing any skip requests. 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 to process this request. The dollar amount skipped will be equal to one monthly (two bi-weekly or four weekly) payments. This offer is not available on all loan products and excludes payments for Mortgage, Home Equity, Balloon Loans, Overdraft Lines and/or Credit Card loans. GCCU reserves the right to end the promotion at any time. All applications are subject to approval, and GCCU 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 take place, but the funds will remain in your credit union account.

Internal Use Only:

Processor: _____ History: _____ Payment: _____ Next Due: _____ Note: _____ Fee: _____