



Latah Federal
CREDIT UNION

Skip a payment.....make a difference!

Enjoy **NO** payments on your Latah Federal Credit Union loans* during the month of December 2009, January, February or March of 2010. Simply complete the coupon below and you will have extra money in your pocket to cover all of those extra holiday expenses.



Latah Federal Credit Union will donate all fees received from skipped payments during these months to the Children's Miracle Network. Every year, Children's Miracle Network hospitals treat 17 million children for every disease and injury imaginable. Our support of Children's Miracle Network helps to ensure that children have the specialized care they need and deserve.

*Visas, Overdraft Protection Loans, Open Lines of Credit, Real Estate Loans (including Mobile Home Loans), and Past Due Accounts are excluded from this offer. Other restrictions may apply.

I (we) understand that there is a \$25.00 fee for *each* loan skipped. The Credit Union will donate all proceeds from these fees to the Children's Miracle Network. I (we) understand that the loan term will be extended by one month and that interest will continue to accrue during the month that the payment is skipped. Each signer on the loan must also sign this request. My (our) credit rating will not be negatively affected.

Please process my (our) request to skip the following payment(s):

Member Name(s)	_____	Member Number	_____
Payment Amount	\$ _____	Loan Suffix	_____
Daytime Phone	() _____	Email Address	_____

I would like to skip my **December 2009** **January 2010** **February 2010** **March 2010** payment. (Please circle one)

The payment is due (circle one only) Monthly¹ Bi-Weekly² Semi-Monthly

Please deduct the \$25.00 (per loan) processing fee from my:
Share Account _____ Checking Account _____.
A check payable to "Latah Federal Credit Union" is enclosed. _____

Signature of Borrower	_____	Date	_____	Signature of Co-Borrower	_____	Date	_____
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Loan Officer Approval	_____	Date	_____
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¹ Automatic monthly transfers will be suspended for the month skipped.
² Payroll deductions will be credited to your regular share account for the month skipped. Maximum two (2) bi-weekly payments skipped allowed per loan.

This form must be returned prior to the payment due date.