



Budgets are ruff
IN THE
WINTER MONTHS.

'PAWS' PAYMENTS WITH
HOLIDAY SKIP-A-PAY!



HOLIDAY
SKIP-A-PAY
IS BACK!

volt
CREDIT UNION
PO Box 1217
Springfield, MO 65801

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Holiday Skip-A-Pay!

Send your loan payments away for the holidays! Skip your loan payment in the month of November, December or January.

Use the money that would have been your loan payment to buy a gift for a loved one, buy a gift for yourself or simply enjoy the extra wiggle room in your budget! Whatever your plans are for the holidays, get them done with a little more money in your pocket with Holiday Skip-A-Pay.



Here's What You Need to Know:

- The Skip-A-Pay option is available to qualified borrowers.
- Loan(s) must have been opened by 5/1/23 (open for at least six months).
- Loans set up for bi-weekly payments may skip up to two bi-weekly payments in one month. Loans set up for weekly payments may skip up to four weekly payments in one month.
- Skipped payments are not covered by GAP and may reduce GAP coverage.
- Current and/or past delinquencies may affect eligibility.
- Only ONE payment per loan can be skipped per year. Loans with payments skipped within the past twelve (12) months are ineligible.
- Credit cards, real estate and HELOC loans are excluded.
- Payments made through direct deposit/ payroll deduction will be applied to your account instead of to your loan payment.
- This signed request and processing fee* for each loan must be received by Volt at least 10 days prior to the loan payment due date in the month you choose to skip. If the loan-skip fee is not paid, this offer is void.
- *Your fee may be less than \$50; contact us for more details.

Holiday Skip-A-Pay Request Form

YES! Please skip my payment in:

November 2023
 December 2023
 January 2024

NOTE: This request must be received 10 days prior to payment due date. See "What You Need to Know" for details.

Name:
Address:
City/State/ZIP:
Day-time Phone: ()

ACCOUNT NUMBER(S)	LOAN TYPE	PAYMENT
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

- Enclosed is a check for \$50.00* per loan skipped
- Please transfer \$50.00* per loan skipped from my:
- Checking Account # _____
- Savings Account # _____

By signing below, you authorize Volt to extend your final loan payment by one month. You understand that by deferring a payment, the interest will continue to accumulate on your loan during the skipped month, which will increase the total cost of borrowing. You agree to resume payments as scheduled following the month skipped.

Member's Signature _____ Date _____

Joint Member's Signature _____ Date _____
(If applicable, all borrowers on the note must sign.)

Return completed form:

Mail: Volt Credit Union In Person: 2624 W. Republic Rd
PO Box 1217 OR
Springfield, MO 65801 2440 N. Kansas Expy

FOR CREDIT UNION USE

Frequency Monthly FM New Due Date __/__/__
 Semi-monthly Loan Comment
 Weekly Fee posted by _____
 Bi-weekly