

### *Holiday Skip-A-Payment Offer includes MasterCard*



If you need extra cash for the holidays, apply to skip your KCCU loan payments. The fee is only \$20 per loan. (Biweekly paid loans will skip two biweekly payments. Mortgage loans and revolving line-of-credit are excluded from this offer.) To apply for Skip-Pay, return this completed form to the credit union at least 10 days before your payment due date.

Yes, I want to participate in the Kimberly Clark Credit Union 2017 Holiday Skip-A-Payment Offer and I agree to the terms below.

Primary member/borrower's signature

\_\_\_\_\_

KCCU member/account number

\_\_\_\_\_

Daytime phone number

(\_\_\_\_) \_\_\_\_\_

Home phone or cell number

(\_\_\_\_) \_\_\_\_\_

**Submit Skip-A-Payment form to:**

Kimberly Clark Credit Union  
1520 N Second St., Memphis, TN  
38107  
Fax (901)521-4644 or (901)521-4656

**Choose/check only ONE month to skip:**  
November 2017 [ ] OR December 2017 [ ]  
**To skip ALL eligible loans, check this box** [ ]  
OR  
**Indicate below the specific loan(s) you wish to skip.**  
Loan # \_\_\_\_\_ Loan # \_\_\_\_\_  
Loan # \_\_\_\_\_ Loan # \_\_\_\_\_  
Loan # \_\_\_\_\_ MasterCard \_\_\_\_\_

**Processing fee options: The processing fee is \$20 per loan. Please indicate your method of payment.**  
[ ] Add the processing fee(s) to my loan balance(s).  
[ ] Transfer fee(s) from my savings [ ] checking [ ].  
[ ] My check for \$\_\_\_\_\_ is attached.

### 2017 Holiday Skip-A-Payment Disclosure/Amendment to Loan Agreement(s)

You will not owe a payment during the month you skip, although interest will continue to accrue on your loan, and if your loan is covered by Credit Life/Disability, the monthly premium will still be added to the loan on the skipped month. The skipped payment will extend the loan beyond the original pay off date, and may reduce any claim paid on a GAP insured vehicle loan.

If your loan is paid by payroll deduction, KCCU automatic withdrawal, or an electronic debit/ACH originated by Kimberly Clark Credit Union, it will NOT be necessary to make any changes in the amount of your current deduction, withdrawal or ACH. Just remember that the amount deducted/withdrawn will not be transferred to your loan; it will be available for you to withdraw. If your payment normally originates from another financial institution, you will need to contact them to cancel payment for the month you choose to skip. If you pay your loan by Bill Payment, you will need to adjust your payment

To participate in this offer, complete this Skip-A-Payment Request and return it to Kimberly Clark Credit Union at least ten (10) days before the month you choose to skip. You may fax your form to 1-901-521-4644 or 1-901-521-4656, email it to kccu@kimberlyclarkcu.org, or mail it to the address on this form. If you are paying the processing fee(s) by check, be sure to enclose your check with this form.

Your payment(s) will resume following the month you choose to skip. Kimberly Clark Credit Union reserves the right to withdraw this offer on an individual basis subject to payment history. If you are not approved for Skip-A-Payment, you will be notified and you will not incur a processing fee.