

2009 Holiday Skip-A-Payment Terms/Member Agreement Form

KIMBERLY CLARK CREDIT UNION
1520 N Second Street, Memphis, TN 38107

If your Kimberly Clark Credit Union account is in good standing and your loan payments are up-to-date, you may qualify to participate in our Holiday Skip-A-Payment Offer. This offer is available for your credit union loan(s) with a current balance of \$1,000 or more, granted before April 1, 2009. **Excluded are all types of mortgage loans, line-of-credit and MasterCard.**

We do NOT charge a fee for skip-a-payment! You can elect to skip your loan payment(s) due in either November OR December. 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 amount paid on a GAP insured vehicle loan.

If your loan is paid by payroll deduction or KCCU automatic withdrawal, it will **NOT** be necessary to make any changes in the amount of your deduction/withdrawal. Just remember that the amount deducted will not be transferred to your loan; it will stay in your credit union account and be available for you to withdraw. If you pay your loan by Bill Payment, you will need to adjust your payment date. In any case, be sure to return your completed Skip-A-Payment Form to the credit union.

To participate in this offer, print and complete the agreement/form and return it to Kimberly Clark Credit Union. This offer will apply to all of your eligible loans unless you tell us otherwise. You may fax your form to 1-901-521-4644, e-mail it to kccu@kimberlyclarkcu.org, or mail it to the address listed above.

We MUST receive your form no later than October 1st for November loan payments, or by November 1st for December loan payments. 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/criteria. If you are not approved for Skip-A-Payment, you will be notified.

Yes, I agree to the terms and I want to participate in the **Kimberly Clark Credit Union Holiday Skip-A-Payment Offer** for the month selected.

Choose only one month: [] November 2009 **OR** [] December 2009

Primary Member/Borrower's Signature

Member/Account Number

E-mail address

Daytime phone number

() _____

Home phone number

() _____

KCCU Office Use Only

Approved []

Not approved []

Processed by _____

**Happy holidays from Kimberly Clark
Credit Union! Fax #901-521-4644**