

### ***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. (Mortgage loans and revolving line-of-credit are excluded from this offer.) To apply for Skip-Pay, complete this form and return it to the credit union at least 10 days before your payment due date.



Yes, I want to participate in the Kimberly Clark Credit Union 2022 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

( )

E-mail address

Date

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

Kimberly Clark Credit Union  
1520 N Second St., Memphis, TN 38107  
Phone 901-521-4646 or 1-800-462-7777  
Fax (901)521-4644 or (901)521-4656  
kccu@kimberlyclarkcu.org

**Choose/check only ONE month to skip:**

November 2022 [ ] **OR** December 2022 [ ]

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.

#### **2022 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 Just remember that the amount deducted/withdrawn will not be transferred to your loan; it will be available for you to withdraw from your Kimberly Clark Credit Union account. 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 date.

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.

**If you are paying the processing fee(s) by check, be sure to enclose your check with this form.**