

# The Holidays are Coming! Need to Skip-a-Payment?



Take a holiday from your loan payment! If you already have a loan with Lakeshore Community Credit Union, sign up for our Holiday skip-a-pay program and skip the October, November, December or January payment on your qualifying credit union loan.

To take advantage of this special offer, simply complete and sign the Loan Change Agreement and return it to our office with the \$29.00 postponement fee for each loan being postponed. We must receive your request at least 5 business days prior to the loan payment due date. The interest on the loans will continue to accrue, and all other terms and provisions will remain unchanged.

The following loan types are NOT eligible for postponement: mortgages, home equity, overdraft and certificate-secured loans. Loans must be current to be eligible and Lakeshore Community Credit Union reserves the right to refuse any skip-a-payment request. If your loan is paid through Payroll Deduction or Direct Deposit, your payment will remain in your share, share draft or loan savings account and may be withdrawn. **Request your holiday skip-a-pay today!**

## Loan Change Agreement

Account Number \_\_\_\_\_

Member Name: \_\_\_\_\_ Joint Owner: \_\_\_\_\_

Initial Here	Loan Number	Payment Amount	Month Chosen	Official Use Only

Please deduct the \$29 per loan program fee from my:  Share (Savings)  Share Draft (Checking)  
 Enclosed is my check/draft for my \$29 per loan program fee.

It is mutually agreed that the October, November, December or January payment (*choose one*) identified above on the loan number(s) listed with my initials will be deferred and extended to the end of the original term of this loan. All other terms and provisions of the loan are unchanged and remain in effect.

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Joint Borrower's Signature

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