



Skip-A-Payment 2012

By participating in the Skip-A-Payment program you can skip two payments on each of your Gwinnett Federal loans* in 2012. For a small processing fee of \$25, you can choose the month you would like to skip your payment – and we'll take care of the rest. We'll even deduct the processing fee from your savings or checking account so you don't have to send us any money. And, if you make your payments via payroll deduction or direct deposit, the amount of your skipped payment will be deposited into your savings account. Interest will continue to accumulate on your loan during the month you skip your payment.

To request a Skip-A-Payment, please complete the information below and fax to: (770) 266-0298 or mail to: Gwinnett FCU Loan Dept., 1307 W. Spring Street, Monroe, GA 30655. You may also drop it off at any Gwinnett Federal location for forwarding to the Loan Department.

*All Gwinnett Federal accounts must be in good standing and the loan for which you are requesting a Skip-A-Payment must have received 3 timely payments for the past 3 months. All real estate, credit card, student loan, other open-end loans, and delinquent loans are excluded. Your request must be received at least ten days prior to the due date of your loan.

Name: _____ Savings account number _____
(Please Print)

Loan account number _____ Month to skip _____

Deduct the \$25 processing fee from my Savings Checking

Signature _____ Date _____ Phone number _____

Joint Signature (If Necessary) _____ Date _____

By signing above, I authorize Gwinnett Federal Credit Union to extend my loan term by one month and deduct a \$25 processing fee from the account I have indicated above. I understand that interest will continue to accumulate on my loan during the month I skip my payment.

Loan Department: 1307 W. Spring Street, Monroe, GA 30655 ☒ Tel: (770) 207-3080 ☒ Fax: (770) 266-0298

FOR CREDIT UNION USE ONLY

Branch Where Received _____

Name of Employee Receiving _____

Credit Union Approval Denial Loan Officer _____

Reason for denial _____

Offer Expires 12/31/2012