NEED EXTRA CASH!!!!!! PHI FEDERAL CREDIT UNION

SKIP A PAYMENT ON YOUR LOAN WITH PHI FEDERAL CREDIT UNION'S <u>SKIP-A-PAYMENT PROMOTION</u>

Dear Member,

As a valued PHI Federal Credit Union member, you are entitled to skip a payment on your PHI FCU loan during your *Christmas Special Promotion*. If you have more than one loan, you can skip a payment for each loan. It couldn't come at a better time, and it couldn't be easier to do! Just select the month in which you want to skip- **November or December** and we'll take care of the rest. <u>If your payment is made through payroll deduction your payment will be deposited into your share saving account.</u>

There is only a \$25.00 processing fee <u>per loan</u> to take advantage of this service. We'll simply deduct the fee <u>per loan</u> from your savings account, your share draft account, or you may send a check. **Interest will continue to accumulate on your loan during the month that you skip your payment**.

Take advantage of this special opportunity to have extra cash on hand for your Christmas needs! Simply complete the following information on the coupon below:

- 1. Indicate which month you want to skip. Payments may only be skipped for one month.
- 2. List the loan or loans that you would like to skip
- 3. Return this coupon to the Credit Union by mailing it to us, bringing it to us, or faxing it to us at (337) 232-0026.

Loans must be current to take advantage of this promotion

SKIP A PAYMENT COUPON

NAME	1. Circle the month you want to skip:
ADDRESS	November or December
CITY, STATE, ZIP	
SS#	
DAYTIME PH. #	
	3. Please deduct the \$25.00 per loan from
	My share account #,
PHI FEDERAL CREDIT UNION	My share draft acct.#
P. O. BOX 82405	I am sending a check
LAFAYETTE, LA. 70598 – 2405	
Ph # (337) 233-2274	
Fax # (337) 232-0026	
Your Signature	Joint Signature
All parties signing the origin	nal loan documents must sign agreeing to skip a payment.

By signing above, you hereby authorize PHI Federal Credit Union to extend your final loan payment by one month. The \$25.00 processing fee <u>per loan</u> will be automatically deducted from the account you marked above. Interest will continue to accumulate on your loan during the month you skip your payment. **If your payment is made through payroll deduction, it will be deposited into your regular savings account.**

Loans must be current to take advantage of this promotion