

Need a little extra for the holidays?

SKIPA PAYMENT



Let First Heritage help you manage your holiday expenses. If you have a loan with us (excluding real estate loans, Visa accounts & student loans), you can skip one monthly payment in either December 2011 or January 2012.

Just fill out the Skip-A-Payment Request Form (located at your local branch) and return it to any one of our convenient locations to see if you qualify.

Certain eligibility requirements to qualify. All loans must be current. You will not incur any penalties, but interest on your existing loan will continue to accrue on your unpaid loan balance.

FIRST HERITAGE

FEDERAL CREDIT UNION

www.fhfcu.org

Skip-A-Payment Request Form

Name: _____

Account No.: _____ Loan Suffix: _____

I (We), hereby make a request to First Heritage FCU to extend the payment of my loan by permitting the regular monthly payment due date to be advanced by one month. This extension in no way alters the terms and conditions of the original loan contract. Interest at the agreed rate will continue to accrue on the unpaid loan balance. All Borrowers and Guarantors who signed the original documents must sign this form.

Borrower: _____

Date: _____

Borrower: _____

Date: _____

Guarantor: _____

Date: _____

Guarantor: _____

Date: _____



Our Family Helping Yours

Phone 607-936-4667 or Toll Free 800-833-3338

For Credit Union Use Only

Approved By: _____

Date: _____ Month Skipped: _____

Auto transfer: Yes No

If yes, transfer date maintenance to: _____