GLIDE PAST YOUR LOAN PAYMENT WITH HOLIDAY SKIP-A-PAY.

avings!

The holidays are fast approaching but don't let them send you slipping and sliding into financial trouble. Apply to skip the November or December payment on your eligible credit union loan(s) instead.

- * On the coupon below, indicate which month you'd like to skip a payment November or December. Coupon and fee must be received and processed before your payment is due.
- * Check the loan(s) you wish to skip.
- Fold this letter to expose the mail panel on the reverse side, tape it closed and drop it in the mail. You may also fax or deliver the coupon below to an Allegius office.

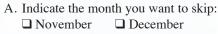
There is a low \$35 processing fee per loan to take advantage of this great offer. We'll deduct the fee from either your savings or checking account – just indicate which account below. Interest will continue to accrue on your loan(s) during the month you skip a payment.

*Excludes Credit Builder, 1st and 2nd mortgage loans.

RESPONSE FORM



244 Allegius Drive Burns Harbor, IN 46304 Ph: 800-537-8386 / Fax: 219-787-9580



B. Check the loan(s) you want to skip:

Vehicle	Acct. #	
Personal	Acct. #	
D VISA	Acct #	

- C. Payment option choices (\$35 per loan):
 - Deduct the fee from my Allegius Savings Account
 - Deduct the fee from my Allegius Checking Account
 - □ Paid by check enclosed

- TO U
- Check made payable to "Allegius Credit Union"
 For security purposes, place coupon and check in an envelope and mail to: Allegius CU, 244 Allegius Drive, Burns Harbor, IN 46304

Borrower's Signature

Date

Co-Borrower's Signature

Date

*Maximum number of payments skipped in a month: one monthly, two bi-weekly, two semi-monthly or four weekly. There is a \$35 service fee to skip each payment on each loan. I may skip one full payment on the following loan types: new and used vehicle, personal and VISA. Not offered on Credit Builder, 1st or 2nd mortgage loans. Interest will continue to accrue on a daily basis at the Annual Percentage Rate set forth in my loan agreement, both during and after the deferral period. This means that this deferral of scheduled payments will result in my having to pay higher total interest and a higher total number of payments, than if I made my payments as originally scheduled. I will, therefore, have to make extra payment(s) after my loan volud otherwise have been paid off. In all other respects, the provisions of my original agreement remain in full force and effect. I agree to contact the Credit Union for exact payoff information. I agree that I will resume making scheduled payments beigning with the payment during the month following the deferral and will make all scheduled payments due thereafter. I understand that on the skipped month. Monthly prevents begin any, and then to principal. My next monthly payment will include the finance charges from the skipped month. Monthly previum for Debt Protection will still be added to the loan on the skipped month.

ALLEGIUS CREDIT UNION

244 ALLEGIUS DRIVE BURNS HARBOR, IN 46304