



# IS JACK FROST NIPPING AT YOUR NOSE?

KEEP WARM AND TOASTY THIS SEASON WITH...

## *Holiday Skip-a-Pay.*

**APPLY TODAY!**

Sno' Foolin'! You can sit back and relax this holiday season by skipping the November or December payment on your qualifying loan(s)\* with us.

\* 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



**A L L E G I U S**  
CREDIT UNION

244 Allegius Drive

Burns Harbor, IN 46304

Ph: 800-537-8386 / Fax: 219-787-9580

A. Indicate the month you want to skip:

☐ November ☐ December

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

☐ Vehicle Acct. # \_\_\_\_\_

☐ Personal Acct. # \_\_\_\_\_

☐ 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

• 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 must be a member in good standing with all my loans current (less than 15 days past due). 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 would 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 beginning with the payment due during the month following the deferral and will make all scheduled payments due thereafter. I understand that all these payments will be applied first to finance charges and late charges, if any, and then to principal. My next monthly payment will include the finance charges from the skipped month. Monthly premium for Debt Protection will still be added to the loan on the skipped month.

PLACE  
STAMP  
HERE

**ALLEGIUS CREDIT UNION**  
244 ALLEGIUS DRIVE  
BURNS HARBOR, IN 46304