



Merry Christmas

What if you could defer your Credit Union payments for **NOVEMBER** and use the cash for those special people in your life? Wouldn't that extra bit of cash just make the difference?

We believe our **CHRISTMAS SKIP-A-PAYMENT** option will make getting through the holidays a little bit easier. And because of your excellent relationship with us, **ODESSA EMPLOYEES' CREDIT UNION** is extending this special offer to you!

Take a moment to review the bottom portion of this letter. Then, if you would like to defer your **NOVEMBER PAYMENT**, just sign, and bring this form to the credit union and we will take care of the rest. It is that simple! (The skip-a-pay program does not include Credit Cards or Home Equity Loans.)

If you choose to skip your payment, your Credit Union deduction will be made from your paycheck just like always. But, instead of the money being applied to your loan account on payday, it will be deposited into your regular share account or remain in checking and be made available to you for withdrawal, at your convenience.

There is a \$10.00 charge for **each** Christmas Skip-A-Payment. This fee will be donated to local charities.

All accounts must be in good standing to receive the skip-a-payment option!

****This signed form must accompany the \$10.00 fee for each loan you would like to skip.**

*****A new form is required for each additional loan skip – a – pay request.**

SKIP-A-PAYMENT FORMS MUST BE RETURNED
BY FRIDAY OCTOBER 28, 2022

Just a reminder – if you choose to skip your loan payment, finance charges will continue to accrue and the term of your loan will be extended one full month (that is, one monthly payment or 2 payroll deductions). But we hope that knowing you have access to a little extra cash will make it worthwhile.

Account# _____

_____ Check Enclosed

Loan # _____

_____ Please transfer \$10.00 fee from Shares.

_____ Please transfer \$10.00 fee from Checking.

Print Name: _____

Signature: _____

Date: _____

OFFICE USE:

Monthly _____ Batch _____ Ach _____

