

# Holiday Skip-A-Pay

There's no time  
like the present!



Contact Us:  
703 S 9th St  
Duncan OK 73533

www.hefcu.org  
580-255-3550  
1-800-368-2618



Insured by NCUA

We know that money is tight during the holidays with presents, food and travel expenses. There is no time like the present to skip your loan payment!

That is why HEFCU is pleased to offer our members a chance to skip their loan payments for a second time this calendar year (January to December) for \$25.00 per loan.

Simply complete and sign the attached coupon and return to the credit union. Be sure to let us know what loan number(s), the payment amount(s), and the month you would like to skip your payment.

1. The coupon can only be used one time per loan in the months of October, November and December.
2. The loan(s) must be current when the coupon is presented.
3. You agree to pay the fee of \$25.00.

Once approved, if you normally pay your loan by cash or check, do not make your loan payment(s). If your loan is paid through payroll deduction, your payments will be deposited into your account on the affected payroll dates in the month you skip. Lastly, if your loan is paid by automatic transfer, your loan payment(s) will remain in your account.

Home Equity Loans, Mortgages, Home Improvement Loans, Visa and Single Pay Loans do not qualify. Interest will accrue and the estimated final payment date of all loans affected by the program will be extended. Skip-A-Pay applies to one monthly payment, four(4) weekly payments, two (2) semi-monthly payments or two (2) bi-weekly payments.

## Halliburton Employees' FCU Skip-A-Pay Coupon

Please return to a HEFCU branch, or fax to 580-255-3662. Please return 5 days before your payment due date.

Name: \_\_\_\_\_

Member Number: \_\_\_\_\_

Daytime Phone: \_\_\_\_\_

Email: \_\_\_\_\_

YES! I would like to skip my loan  
payment(s) in the amount of:

Loan Number(s) \_\_\_\_\_

for the month of \_\_\_\_\_, 20\_\_\_\_\_

I'd like to pay the fee by: \_\_\_\_\_ Enclosed Check

Debit my: \_\_\_\_\_ Share Account

\_\_\_\_\_ Share Draft Account

By signing and returning this form, I/we, are requesting the credit union to extend the due date of my/our loan(s) by one month. The extension does not alter any other terms and conditions of the original loan agreement. Interest at the agreed rate will continue to accrue on the unpaid balance of the loan.

Signature \_\_\_\_\_

Date \_\_\_\_\_