

# Skip-a-Payment

As a valued Empire One FCU member...

You are eligible to skip a payment on some of your Empire ONE loans (offer excludes Mortgage, VISA®, HELOC, Equity and Overdraft Loans). If you have more than one loan, you can skip a payment for each. It couldn't come at a better time, and it couldn't be easier to do! Just select the month you want to skip: June 2018 or July 2018, and we'll take care of the rest. If your payment is made through Payroll Deduction or Direct Deposit, your payment amount will simply be suspended for the month skipped.

There is only a \$25 processing fee per loan to take advantage of this service. We can deduct the fee (per loan) from your Share/Savings account, your Checking account or you can mail us a check for the \$25 fee per loan. Interest will continue to accumulate on your loan(s) during the month you skip your payment(s). Payment(s) will resume following the skipped month.

Take advantage of this special offer to have some extra cash on hand! Simply complete the following information on the coupon below:

1. Indicate which month you would like to skip your payment ( s ) : June 2018 or July 2018.
2. List the loan or loans you wish to skip. First loan payment must have been made; loan must be current; other restrictions may apply.
3. Indicate whether you want the \$25 fee ( per loan) deducted from your primary Share/Savings account, Checking account or if a check is enclosed.
4. Provide a daytime phone number where Empire ONE can reach you if more information is needed.
5. Sign and date coupon. You can mail, fax the coupon to 716-854-3613 or deliver to any Empire ONE office. Fee will be collected when coupon is received by Empire ONE.
6. Coupons must be returned to Empire ONE at least 5 days before the due date of the payment you wish to skip or an additional \$10.00 processing fee will be charged.

Empire ONE FCU  
3020 Orchard Park Rd  
West Seneca, NY 14224



## Skip-a-payment coupon

By signing this form you authorize an extension in the terms of your Empire ONE loan(s). The \$25 processing fee per loan skipped will be deducted from your account as indicated above or you can pay by check. Interest will continue to accumulate on your loan (s) during the month you skip your payment. Payments made through Payroll Deduction or Direct Deposit will simply be suspended for the month skipped. Empire ONE reserves the right to suspend this promotion at any time for any reason. First loan payment must have been made; other restrictions may apply. Coupon must be received at Empire ONE at least 5 days before the due date of the skipped payment or an additional processing fee will be charged. Delinquent loans and overdrawn accounts are not eligible. Mortgage, VISA®, HELOC, Equity and Overdraft loans are excluded.

X \_\_\_\_\_  
Your signature Date

X \_\_\_\_\_  
Joint signature (if necessary) Date

Indicate which month you would like to skip (check one):  
June 2018 \_\_\_\_\_ July 2018 \_\_\_\_\_

How do you wish to pay the \$25 fee ( per loan) ?  
Deduct from my:  
Share/Savings Acct: \_\_\_\_\_ Checking Acct: \_\_\_\_\_  
Check enclosed:

Member #: \_\_\_\_\_

Home Phone: \_\_\_\_\_

List all the loan (s) you wan to skip:  
Note Description

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

\_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

City: \_\_\_\_\_

\_\_\_\_\_

State: \_\_\_\_\_

\_\_\_\_\_

Zip: \_\_\_\_\_

\_\_\_\_\_