



Pathways   
Financial Credit Union

# Annual Holiday Skip-A-Pay

*Our gift to you!*

Available through January 31, 2016.

Need a little extra jingle in your pocket this holiday season? Take advantage of our annual Holiday Skip-A-Pay program and skip the **December** or **January** loan payment on your qualifying credit union loan(s). To skip a payment, simply fill out the form below and select your preferred method of paying the \$35 processing fee per loan.

#### 4 Ways to Return Your Coupon

- Send via mail using the enclosed postage-paid envelope
- Fax to (614) 276-5762
- Bring into your local branch of Pathways
- Scan and email to mail@pathwayscu.com

If you have any questions about our Holiday Skip-A-Payment offer or **would like to skip your payment over the phone**, please call our Member Services Department at (614) 276-6589 or toll-free at (800) 765-4928.

*\*Excludes real estate and credit card loans.*

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\*\*\*Detach and Return\*\*\*

Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

**Yes, I wish to defer my next loan payment on the loan account number listed above.** I understand that my regularly scheduled periodic payment will resume the month after I skip my payment and by skipping a payment, I am lengthening the original term of my loan.

**Deduct the \$35 processing fee from my:**

**Checking Account #** \_\_\_\_\_  **Savings Account #** \_\_\_\_\_ OR

**I have included a check to "Pathways Financial Credit Union" for \$35 per loan that I am skipping.**

*Return your check and completed coupon to 750 Georgesville Road, Columbus, Ohio 43228.*

**I understand that, if funds are not available in the account indicated, or if I have not included a check for payment, my loan payment will not be skipped, and my payment will still need to be made by the due date to not incur a late fee.**

Signature: X \_\_\_\_\_ Date: \_\_\_\_\_

For Internal Use Only

\_\_\_\_\_  
Verified by

\_\_\_\_\_  
Verified Date

\_\_\_\_\_  
Processed By

\_\_\_\_\_  
Processed Date

I understand that my regularly scheduled periodic payment will resume the month after I skip my payment and by skipping a payment I am lengthening the original term of my loan. I understand that if my skip-a-pay request is received by the credit union after the payment I requested to skip has already been applied to my loan, that you will skip my next qualifying payment(s) for me. I accept that interest will continue to accrue on my loan during the month that my payment is skipped. I understand that, if funds are not available in the account indicated, or if I have not included a check for payment, my loan payment will not be skipped and my payment will still need to be made by the due date to avoid a late fee. I understand that only eligible loans older than six months and in good standing qualify for the Holiday Skip-A-Payment. I acknowledge that Pathways Financial Credit Union reserves the right to refuse any Holiday Skip-A-Payment for any reason. Excludes real estate and credit card loans. Offer available through January 31, 2016.

NCUA

