SKIP A PAY

Emblem CREDIT UNION

PO Box 1400 | Gadsden, AL 35902
800.470.0704 | emblemcu.com

It's time to skip your loan payment(s). Use the extra cash for gifts, fun, or travel expenses. With our Skip-A-Payment* program, eligible members may be able to skip payments on loan(s) in the month of either **NOVEMBER 2026** or **DECEMBER 2026**.

There will be a **$25 processing fee** assessed per loan.

Forms must be received before the payment due date during the month you wish to skip. No forms will be accepted after **DECEMBER 15th**.

Sign up now, it couldn't be easier! Simply fill out the coupon below and return it to our nearest office location. If you have any questions, please give us a call at **800.470.0704** or visit us online. This program is not available on all loans. See below for exclusions. Remember, if you skip your payment, the interest is still charged for that month and will be reflected the following month.

COMPLETE THE FORM BELOW AND RETURN TO THE NEAREST OFFICE. HURRY THIS OFFER ENDS DECEMBER 15TH.

SKIP A PAY

SKIP YOUR NOVEMBER OR DECEMBER LOAN PAYMENT(S)

NAME _____

SIGNATURE _____

MEMBER NUMBER _____ **I wish to pay the $25 processing fee for each loan by: ACCOUNT NUMBER** _____

LOAN INFORMATION	SKIP	LOAN INFORMATION	SKIP
1 _____	☐ NOV OR ☐ DEC	2 _____	☐ NOV OR ☐ DEC
3 _____	☐ NOV OR ☐ DEC	4 _____	☐ NOV OR ☐ DEC

NOTES - FOR INTERNAL USE ONLY
☐ BY PHONE

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*By your written or verbal authorization, you allow Emblem Credit Union to advance the due date and maturity date on the loan(s) specified by one month. Interest will continue to accrue on the balance of the loan from the last payment date. The last three consecutive payments must have been made timely based on Credit Union-defined criteria, and the loan must have had no more than one (1) thirty (30) day extension in a twelve (12) month rolling period to qualify. All other terms and conditions of the loan(s) will remain. Loans excluded from this offer are Visa Credit Cards, real estate loans, single pay loans, workout loans, business loans, balloon loans, or lines of credit. GAP insurance may not apply to the extended loan term. Subject to Credit Union terms and conditions, which may be changed without prior notification. If funds for the processing fee are not available in the designated account at the time of processing, the Skip-A-Payment will not be completed. Insured by the NCUA. NMLS # 402558

RECEIVED BY TELLER# _____ NAME _____ DATE _____ EMPLOYEE KEYED# _____ NAME _____ DATE _____