



Give *yourself* a gift this holiday season. Holiday Skip-A-Pay from PFCCU

Wrap your own gift this holiday season by skipping either your November OR December payment on qualifying loans!* With no hidden fees or surprise charges, PFCCU's Skip-a-Payment program lets you enjoy what matters most this season — friends and family.

To participate in our Holiday Skip-a-Pay program, simply complete and return the required signature form on the back. Then mail, fax or hand deliver the form to any branch up to 10 days prior to your November or December 2009 loan payment due date. We offer flexible options for paying your low per-loan processing fee,** and you can opt to skip a payment for each of your eligible PFCCU loans. It's that easy!

At PFCCU, our members are special to us, and this is just one more way we wish to show our appreciation for being such a valued member this holiday season!

(417) 887-1983 or 1-800-864-5301
www.postalfed.org



Skip-a-Payment Request Coupon

By signing below, you authorize Postal Federal Community Credit Union to skip your November OR December 2009 payment and extend your loan term by one month.

Check one loan payment to skip:

- November 2009 December 2009

Loan number(s) that you want to skip:

Borrower Signature

Date

Co-Borrower Signature (if necessary)

Date

Your Skip-a-Pay \$25 per-loan processing fee can be:

- Deducted from your savings account:

Account # _____

- Deducted from your checking account:

Account # _____

- Paid by enclosed check:

Check # _____

- Charged to your PFCCU Visa®.***

Account # _____

Fax or return by mail to your neighborhood branch no later than 10 days prior to your November or December loan payment due date. (Refer to our Convenience Directory on the back of your newsletter or visit www.postalfed.org for branch address and fax information.)

*Payments that may be requested to skip are those with due dates between 11/01/09 thru 12/31/09. Interest will continue to accrue daily on your loan during the month that you skip your payment. Funds used for regularly scheduled payments made through Direct Deposit / Payroll Deduction will remain in your deposit account. Only one payment may be skipped per qualified loan(s) annually. All loan payments must be current to qualify. PFCCU requires participants to have had no loan payments delinquent more than 30 days past due in the prior six months. All co-borrower(s) obligated on the loan must sign the 2009 Skip-a-Pay request. Certain restrictions apply and not all loans are eligible for this request. Home mortgages, HELOCs, Visas, Overdraft LOCs Loans are not eligible for the Skip-a-Payment plan. Other restrictions include: loans in legal action; bankruptcy; collections; and loans with CPI forced place insurance are ineligible for this request. The first payment of a new loan is not eligible for this program. **Processing fee is \$25.00 or 10% of loan payment, whichever is less. ***By selecting the PFCCU Visa option for payment of the processing fee(s), you hereby agree to all terms and conditions set forth in the credit terms. The processing fee will only be deducted upon available credit limit funds, otherwise your Skip-a-Pay request will be denied, or other payment options would need to be selected. 9044-DHA7/09

