

See the possibilities when you
**skip up to two monthly loan
payments in**

2020



SECNY

Federal Credit Union

Serving Everyone in Central New York!

You pick the months you skip!

On certain loans for the 2020 Calendar Year.

Simply complete and sign the reverse side
and we'll take care of the rest!

Pick your own Skip-Payment Date(s)!

You may skip up to two monthly payments on certain loans during the 2020 calendar year and you get to pick what months you skip!

Yes, I'd like to take advantage of the credit union's skip payment program. I understand that I must be a "member in good standing" in order to participate. I understand and agree that there is a \$40.00 annual participation charge that will be deducted from my regular share account and must be paid prior to the first skip period. I understand that participation in this program will not negatively impact my credit report. My next payment will be due on the regularly scheduled date in the month following the skip period. I also understand that interest will continue to accrue daily on my unpaid balance and that this will extend the loan term.

Signature

Date

Member Number

Loan Number(s)



Month(s) I Want To Skip Contact Phone Number

*This offer good on certain loans only. Member in good standing is defined as a member who is not past due on any credit union loan payments at the time of the skip, has a satisfactory loan payment history and has handled all credit union accounts in a satisfactory manner with no history of NSF checks or negative account balances. The annual participation charge will only be assessed for the years that you choose to participate. This offer does not apply to DrivingSense loans, First Mortgage Loans, Holiday Loan Special, Credit Cards, Overdraft Line of Credit and Fixed Home Equity or Home Equity Line of Credit products. Questions? Contact any SECNY office.