

Tis the Season... Spread a little joy

With Holiday Skip-a-Pay Savings!

PacTrans FCU invites you to participate in the 2018 Holiday Skip-a-Pay program. Use the money from either your December 2018 or January 2019 loan payment(s) to spread a little joy this holiday season.

Take Advantage of the Holiday Skip-a-Pay Offer Today!*

1. Complete the Skip-a-Pay Form, listing the loan(s) you want to skip in either December 2018 or January 2019. Mail to 101 W. Walnut St. Suite 101 Gardena, CA 90248 or bring to any PacTrans branch.
2. Interest on your loan will continue to accrue; all other terms and provisions will remain unchanged.
3. Accounts must be in good standing and all loans must be current.
4. Offer for Holiday Skip-A-Pay excludes Mortgage Loans, Home Equity Loans, MasterCard®, Personal Lines of Credit, Extension Agreements, Workout Loans, and Real Estate Modifications.
5. Offer also excludes: Loans which are delinquent 30 days or more and loans with payment history of less than 6 months.

*Skip-A-Pay requests are subject to approval. Terms & Conditions: For qualified members only. By participating in the Holiday Skip-A-Pay Program, you understand and agree that loan(s) will be extended one month beyond the original maturity date. Your regular monthly payment is due beginning the following month. It is also understood that the skipped payment will be added to the end of the contract prior to final loan payoff. Interest will continue to accrue during the period payment is skipped. Total finance charges will increase at the contract rate on the unpaid balance including the chosen month to skip payment. All other terms and provisions of original Note and Disclosure of each loan selected are unchanged and remain in effect. You authorize us to debit the processing fee of \$50 (per loan, for each skipped payment) from your PacTrans checking or savings account. Your account must be in good standing to take advantage of this offer and prior subsequent actions may disqualify your loan. A completed Holiday Skip-A-Pay Form must be received five business days prior to the payment due date.

Yes! I would like to skip my regular loan payment!

- A check for the \$50.00 fee for each loan requested to skip is enclosed.
- Please deduct the \$50.00 (per loan) fee from my PacTrans FCU account # _____

Member Name (please print): _____ Phone: _____

Your November 2018 payment and \$50 fee must be paid on or before November 30, 2018 for December 2018 skip
Your December 2018 payment and \$50 fee must be paid on or before December 31, 2018 for January 2019 skip

I want to skip the following loan(s): (Circle the month you would like to skip)

Member Number: _____ Loan Type: _____ Loan ID: _____ Dec or Jan

Member Number: _____ Loan Type: _____ Loan ID: _____ Dec or Jan

Signature _____ Date _____ Joint Signature _____ Date _____