



Holiday Skip-A-Payment

Light up the holidays with a little extra cash by skipping your December loan payments on eligible Southern Gas FCU loans!

How Skip-A-Payment Works:

Payments normally applied automatically to your loan will remain in your account, OR if you make cash payments, you will not need to send a payment for the month of December. If your payment is made by payroll deduction, the amount of the scheduled payment will be deposited into your share savings account on the date we receive it.

To Sign Up:

Simply return your completed Skip-A-Payment form with your \$35.00 extension fee to the credit union no later than November 30, 2020. Email to info@southerngasfcu.com or Fax to 501-374-2041. Call or text our office at 501-374-2031 with any questions. **Or you can sign into your account through our website or mobile app. If your loan is eligible, you will see a "S" by the loan. Click it and follow the instructions.**

Terms and Conditions of the Offer:

- No Real Estate loans will qualify for this offer
- No Indirect loans will qualify for this offer
- Loan must be six (6) months old or older
- Loan has been current for at least six (6) months
- No previous extensions have been made in the twelve (12) months
- All share and loan accounts must be in good standing
- The first payment of a new loan is not eligible for this offer

Skip-A-Payment Request

It is mutually agreed that for a \$35.00 skip-a-payment fee per loan processed, this coupon constitutes an extension request for the loan(s) referenced below. One payment will be added to the end of the original term of each loan and you will have to make extra payment(s) after your loan(s) would otherwise be paid off. Interest will continue to accrue at the rate provided in your original loan agreement, during and after the skip-a-payment time. Deferring your payment will result in you having to pay higher total FINANCE CHARGES than if you made your payment as originally scheduled. You will be required to resume your payments the following month. All other terms and provisions of the original loan agreements are unchanged and will remain in force.

Loan(s)# _____ Member # _____

Borrower Signature _____ Date: _____

Co Borrower Signature _____ (all borrowers/co-borrowers must sign request)

Processed by: _____
Date: _____