



Inland Valley Federal Credit Union

Skip-a-Payment Promotion

If you are looking for a little extra cash for the end of the year, we're here to help. IVFCU invites you to Skip-A-Payment on your New/Used Auto, Motorcycle, RV, Boat, Personal and/or Share Secured loan. Members can skip their loan payments for the month of November, December or January (only one payment can be skipped per loan). The Processing Fee is only \$30 per loan for each payment you choose to skip.

Even if your loan payment is automatically deducted, you can still take advantage of this offer. To request a Skip-A-Payment, simply fill out the form below and return it to us at our main office at: 9389 Cherry Ave. Fontana, Ca. 92335, or a signed completed form may be mailed to us at:

Inland Valley FCU
PO Box 547
Fontana, CA 92334

Requests must be received before the loan payment is due.

Terms And Conditions

- Only loans with at least six consecutive payments are eligible for skip-a-payment.
- Skip-a-payment loans must be in good standing and not have been late within the last twelve months.
- Interest will continue to accrue during the month of the skipped payment.
- Skipping a payment will result in higher total finance charges than originally disclosed on your loans. You may contact a CU loan officer for information on projected remaining interest due and APR.
- Skipping payments will extend the maturity date beyond the original term of your loan.
- For this promotion, loans with payment schedules other than monthly will skip as follows:
bi-weekly and semi-monthly: 2 payments; weekly: 4 payments.

Cut here and return to Credit Union

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Skip-A-Payment Request

Name: _____ Account # _____

Email Address: _____ Daytime Phone # _____

Loan: _____ Loan Type: _____ Loan Payment: \$ _____

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Please skip my payment for the month of _____ 2011. I agree to have the \$30 processing fee deducted from my (check one) ___ Savings, ___ Checking or ___ I have enclosed a check. I have read and agree to the skip-a-payment terms and conditions.

Signature(s): _____ Date: _____