

is here to take the  
daze and craze out  
of the holidays!  
**Skip-a-pay**



Feeling stuck in a  
**HOLIDAZE?**



Bayer Heritage Federal Credit Union  
17612 Energy Road  
Proctor, WV 26055

Presort  
First Class  
U.S. Postage  
**PAID**  
Farmington, ME  
Permit No. 30



# Don't get your tinsel in a tangle... **SKIP A PAYMENT TODAY!**

We know that the holiday season can be stressful and a bit overwhelming, but keep calm and merry on when you skip a payment! We are thankful for you and we're always looking for ways to lighten your load and maybe even make you smile.

You may skip either your November, December, or January payment on your Bayer Heritage FCU loan(s). Use the extra cash for monthly bills, holiday expenses or to simply unwind and have some winter fun! It's our way of thanking you for your loyalty and showing you how much we appreciate your membership. We're here for you #ThruThickNThin.



## WINTER SKIP-A-PAYMENT RULES

**BAYER  
HERITAGE**  
FEDERAL CREDIT UNION

**Please place in an  
envelope and mail to:**

**Bayer Heritage FCU  
17612 Energy Road  
Proctor, WV 26055**

**304.455.4029 or 800.272.6003  
bayerhfcu.com**

1. A fee of \$35.00 per loan request is required to process your Skip-A-Payment application. Please mail a check for the total fee with your request or indicate that you'd like the fee transferred from your share savings or checking account on the application below. Your application will not be considered without fee payment. If your application is denied, any processing fees you submitted will be reimbursed to your Share Savings Account.
2. **At least 6 monthly payments must have been made on the loan(s) on which you are requesting to skip a payment. You may only skip one payment per loan during the three month period.**
3. Loans cannot be past due at the time of request and all Credit Union accounts must be in good standing. Real Estate Loans (i.e. Home Equity Lines of Credit, Home Equity Loans, Mortgages, Mobile Home Loans, etc.), Santa Helper Loans, and loans over \$50,000 are not eligible. All applications are subject to the Credit Union's final approval.
4. Applications should be **received at least five business days prior to loan due date**. Interest will continue to accrue on unpaid balances through skipped payment period.

### It's Easy to Apply

Simply complete the application below, put it in an envelope and mail it back to us. You may also bring it into a Credit Union branch. We'll do the rest.

## WINTER SKIP-A-PAYMENT APPLICATION

Name \_\_\_\_\_ Account # \_\_\_\_\_

Loan Type \_\_\_\_\_ Payment Amount \_\_\_\_\_ Loan # \_\_\_\_\_ Skip: ☐ November ☐ December ☐ January (check one only)  
(re: Auto)

Loan Type \_\_\_\_\_ Payment Amount \_\_\_\_\_ Loan # \_\_\_\_\_ Skip: ☐ November ☐ December ☐ January (check one only)  
(re: Auto)

Is the payment automatically deducted? ☐ Yes ☐ No ☐ Check included? or Transfer \$35 fee per loan from: ☐ Share Savings ☐ Checking

X

Signature \_\_\_\_\_

\_\_\_\_\_ Date

X

Joint Signature (if applicable) \_\_\_\_\_

\_\_\_\_\_ Date

### For Credit Union Use Only

Account # \_\_\_\_\_ EFT \_\_\_\_\_

Next Due \_\_\_\_\_ Process Date \_\_\_\_\_

Processor ID \_\_\_\_\_

Skipped payments do not extend the term of any credit insurance policy you may have obtained through the Credit Union as part of your loan.

By signing above, you authorize Bayer Heritage Federal Credit Union to extend the due date of your final loan payment by one month. Interest will continue to accrue on unpaid balances through skipped payment period. Federally Insured by NCUA.