WANT A BIGGER SLICE OF FUN?

Skip a payment on your Bayer Heritage FCU loan(s) to help lighten your load. Use the extra cash for monthly bills, unforeseen expenses, or enjoy a getaway. It's our way of thanking you for your loyalty and showing you how much we appreciate your membership.

You'll have the funds for a bigger slice of fun when you skip a payment. APPLY TODAY!

We're here for you #ThruThickNThin

SKIP-A-PAYMENT RULES

BAYER HERITAGE FEDERAL CREDIT UNION
Member Focused. Service Driven

Please place in an envelope and mail to:

Bayer Heritage Federal Credit Union
788 N State Route 2
New Martinsville, WV 26155

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 indicate on the form below how you wish to pay the processing fee. If you Select "Outside Electronic Transfer" an additional signed form is required and a representative from the credit union will be in contact to get this completed once your Skip-A-Payment application is received. 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 six monthly payments must have been made on the loan(s) on which you are requesting to skip a payment. You may only skip a payment once every five months.**
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, Overdraft Protection Loans, Commercial Loans and Certificate Loans 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, apply online, email, or call us at 800.272.6003. We'll do the rest.

SKIP-A-PAYMENT APPLICATION

Name _____ Account # _____ Phone # _____

Loan Type _____ *(re: Auto)* Payment Amount _____ Loan # _____ Skip Month _____

Loan Type _____ *(re: Auto)* Payment Amount _____ Loan # _____ Skip Month _____

Is the payment automatically deducted? ❑ Yes ❑ No Transfer $35 fee from: ❑ Share Savings ❑ Checking ❑ Outside Electronic Transfer

X _____ _____
Signature Date

X _____ _____
Joint Signature *(if applicable)* Date

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. If you have selected an Outside Electronic Transfer, there is a required form to sign either in one of our local branch offices or we can send it electronically to you. **Federally insured by NCUA.**

For Credit Union Use Only

Account #_____ EFT_____

Next Due_____ Process Date_____

Processor ID_____