

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

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

When life  
gives you  
lemons...

Skip-a-payment  
instead!



Member Focused. Service Driven

(MAKE LEMONADE TOO... IT'S QUITE REFRESHING!)



# Skip-a-payment this summer!

We know things have been a bit sour recently so we're doing whatever we can to sweeten them up.

**This summer, skip either your June, July or August payment with absolutely no fee.** Your money is precious at the moment so put all that extra cash towards monthly bills, or some fun in the sun. Any reason will do and no excuses are necessary with our Summer Skip-A-Payment program. It's just our little way of showing that we're on your side through thick and thin.

#ThruThickNThin #FundTheFun #BayerHFCU



## Summer Skip-A-Payment Rules



Please place in an envelope and mail to:

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

304.455.4029 or 800.272.6003  
bayerhfcu.com

1. **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.**
2. 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.) and loans over \$50,000 are not eligible. All applications are subject to the Credit Union's final approval.
3. 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.

## Summer Skip-A-Payment Application

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

Loan Type \_\_\_\_\_ Payment Amount \_\_\_\_\_ Loan # \_\_\_\_\_ Skip: ☐ June ☐ July ☐ August (check one only)  
(re: Auto)

Loan Type \_\_\_\_\_ Payment Amount \_\_\_\_\_ Loan # \_\_\_\_\_ Skip: ☐ June ☐ July ☐ August (check one only)  
(re: Auto)

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. **Federally insured by NCUA.**

### For Credit Union Use Only

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

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

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