

The lazy days of summer are just around the corner! Skip a loan payment this summer.  
(We promise... we're not kitten around!)



BE PART OF THE  
**COOL**  
**CAT CLUB**  
WITH SKIP-A-PAY

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

Presorted  
First-Class Mail  
U.S. Postage  
**PAID**  
Farmington, ME  
Permit No. 30

# Not skipping your payment would be a CAT-ASTROPHE!



Ahh, the Summer... Time for spontaneous road trips and exciting weekend adventures! Let us help you fund the fun no matter what you're doing or where you're going. Any reason will do and no excuses are necessary with our Summer Skip-A-Payment program.

**Take a vacation from your payment and skip either your June, July or August payment on your credit union loan(s).** Use the extra cash for monthly bills, or some fun in the sun—it's up to you. It's just our way of showing that we're on your side through thick and thin.



## SUMMER SKIP-A-PAYMENT RULES



Member Focused. Service Driven

**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. 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.) 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. If your request is not approved, you agree to make your payment as scheduled.

### 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 # \_\_\_\_\_ Phone # \_\_\_\_\_

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)

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 \_\_\_\_\_

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 \_\_\_\_\_