



SKIP-A-PAY!
Radical.

DUUUUDE!!

I can skip a payment this summer? But, like, how bro?



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First Class
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Permit No. 30

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

Just chill and jam out this summer.

SKIP THAT PAYMENT, BRO.

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.

And guess what? We'll donate \$5.00 of your processing fee to the Children's Miracle Network for each approved Skip-A-Payment.



#ThruThickNThin
#FundTheFun
#BayerHFCU



SUMMER 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
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. If a check is not included, your application will not be considered. 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.) 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 with your total processing fee. 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)

Is the payment automatically deducted? Yes No

Check included? or Transfer \$35 fee per loan from: Share Savings Checking Current Phone # _____

X _____

Signature _____

X _____

Joint Signature (if applicable) _____

_____ Date

_____ 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.**