

Spread more cheer...

HOLIDAY SKIP-A-PAY IS HERE!

<<First Name>><<Last Name>>
<<Address>>
<<City>><<State>><<Zip>>



Dear First Name,

It's penguin to look a lot like Christmas! You don't have to visit the snowbank to get the money you need for the holidays. Spread more cheer and skip the December or January payment on your qualifying credit union loan(s).*

All it takes is a low processing fee of \$45 per loan, which we will automatically deduct from your Share Savings or Checking Account. If you make your loan payments automatically through Direct Deposit or Payroll Deduction, your payment will be deposited back into your account. During the month of the skipped payment, interest will continue to accumulate.

To skip a payment, simply fill out the form below and fax or bring it in to our Qside branch. Or, fold it to expose the mail panel on the back, tape it closed and mail it back.

*Excludes real estate, credit card and CE (CE-New Member) loans. If your auto loan is protected by GAP insurance, skipped payments may not be covered should you need to file a claim.



RESPONSE FORM

<<First Name>><<Last Name>>
<<Address>>
<<City>><<State>><<Zip>>



211-31 Jamaica Avenue
Queens Village, NY 11428
(718) 353-1300 / Fax: (718) 353-5399

- A. Which month's payment would you like to skip?
- ☐ December (Coupon must be received by Friday, October 20th)
 - ☐ January (Coupon must be received by Friday, November 17th)
- B. Which loan(s) would you like to skip?
- ☐ Auto: Loan # _____
 - ☐ Personal: Loan # _____
 - ☐ Other: Loan # _____
 - ☐ Other: Loan # _____
- C. Please deduct the \$45 processing fee from my:
- ☐ Share Savings Account # _____
 - ☐ Checking Account # _____
- D. Daytime Phone # _____

Your Signature: _____ Joint Signature, if necessary: _____

By signing above, you authorize Qside FCU to extend your final loan payment by one month. The \$45 processing fee per loan will be automatically deducted from your Qside account. Interest will continue to accumulate on your loan during the month you skip your payment. If your loan payment is made via payroll deduction, your deduction(s) will post to your account during the pay periods preceding the due date of the chosen skipped payment (rather than post to your loan). If your auto loan is protected by GAP insurance, skipped payments may not be covered should you need to file a claim. All Qside FCU accounts must be current to qualify for Skip-A-Payment.



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 40 JAMAICA NY

POSTAGE WILL BE PAID BY ADDRESSEE

QSIDE FEDERAL CREDIT UNION
211-31 JAMAICA AVE
QUEENS VILLAGE NY 11428-9805

