



*Make Your Holidays Brighter and*  
**SKIP YOUR UPCOMING LOAN PAYMENT!**

**It's the holidays – and Indiana State University Federal Credit Union wants to give you the opportunity to skip your December Loan Payment OR January Loan Payment.** Use the money to knock out some holiday shopping, throw the perfect gathering, or pay down other debts, giving you a jump start on your New Year's financial resolutions!

If you would like to take advantage of this Skip-A-Payment offer, please fill out the coupon below and indicate how you wish to pay your \$20 processing fee. If your loan is paid by direct deposit or payroll deduction, the funds for the month you choose to skip your payment will not be transferred to the loan and will remain in your account. The processing fee will not be applied to the principal or interest of your loan. If you have already had two (2) payments deferred in the last 12 months, you may not qualify for the Skip-a-Pay program.

**Please return the completed coupon before your scheduled payment due date to skip your December payment OR your January payment.**

You may bring this coupon with your processing fee to Indiana State University Federal Credit Union, or simply place the completed form in an envelope and mail to 444 N. 3rd Street, Terre Haute, IN 47807.

By this Agreement, the terms of your loan will be modified. This is not a new loan, but only a modification of terms of your existing loan with us. Except as modified by this Agreement, all terms of the original loan, including our remedies upon default or late payment, remain unchanged. Interest will continue to accumulate on your loan during the month you modify your payment. You are responsible for suspending automatic payments you have initiated from other institutions for the monthly payment modified. If you have loan protection (life, disability, or GAP) your loan may not be covered past the original loan term (maturity). By signing below, you acknowledge that you have read, understand and agree to the changes to your agreement with us indicated above and you acknowledge receiving a completed copy of this Loan Modification Agreement. Federally Insured by NCUA.



**SKIP-A-PAY COUPON**

Name  
Address

Member Number:  
Loan ID #:



**W20**

Phone:

444 N. 3rd Street, Terre Haute, IN 47807

**YES!** Please sign me up for  December OR  January Skip-A-Pay from ISU Federal Credit Union on the loan account listed.

**I wish to pay my \$20 processing fee by:**

- Enclosed Check  
    Made Payable to ISU FCU
- Deduct from ISU FCU  
    Checking Account
- Deduct from ISU FCU  
    Savings Account
- Other

**Please return the completed coupon before your scheduled payment due date to skip your December payment OR your January payment.**

Borrower's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Borrower's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

All borrowers who are responsible for the repayment of this loan are required to sign the coupon. By signing this form, you acknowledge that you have read, understand and agree to the changes to your agreement with us indicated above and you acknowledge receiving a completed copy of this Loan Modification Agreement. Does not apply to real estate loans. Subject to approval.