



Indiana State University
Federal Credit Union

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



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 \$25 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. Loans must have six (6) consecutive payments to qualify. If you have already had one (1) payment 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 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), and you may be responsible for any skipped payments. 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 #:



Indiana State University
Federal Credit Union

Phone

Email:

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 \$25 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.