



MAY YOUR HOLIDAYS BE

Merry and Bright!

Take a break from your December payment by using Skip-A-Payment!* Skip your December payment in exchange for a \$40 per loan processing fee. Simply fill out the form below and return it to RiverTrace Federal Credit Union by 11/26/2018.

*This promotion excludes all types of real estate loans and Visa credit cards. You must have been current for the past 6 months with no late payments and currently be in good standing with the Credit Union in order to use Skip-A-Payment. Interest will continue to accrue on all new and existing balances during the Skip-A-Payment period pursuant to your agreement with the Credit Union. All terms and conditions apply after the Skip-A-Payment period. Skip-A-Payment cannot be used for the first loan payment. Using the Skip-A-Payment pass may extend the term of your loan.



Skip-A-Payment



**Return to the branch,
mail, or fax to:**

**RiverTrace
Federal Credit Union
6011 Staples Mill Rd.
Henrico, VA. 23228
Fax: 804-266-5803**

Member Name: _____

Account Number: _____ Phone: _____

Which Loan(s) would you like to skip? _____

How would you like to pay the \$40 processing fee for each loan? (Choose one)

- Deduct the fee from RiverTrace FCU Savings Account # _____
- Deduct the fee from RiverTrace FCU Checking Account # _____
- I've Included a check for _____ made payable to RiverTrace Federal Credit Union

***Please note that you are responsible for stopping automatic payment from other financial Institutions. Submitting this form or otherwise requesting to skip your loan payment does not stop the automated debit from another financial institution.**

"I hereby request that the Credit Union authorize me to skip my December payment. I understand that finance charges will continue to accrue on all new and existing balances during the Skip-A-Payment period pursuant to my agreements with the Credit Union; and that all terms and conditions will apply after the Skip-A-Payment period."

Note: If you have a weekly, semi-monthly, or bi-monthly payment, this promotion applies to the entire month of payments. We must receive your signed authorization and Skip-A-Payment processing fee prior to your regular payment due date to postpone your payment. \$40 fee applies to each loan you skip. Using the Skip-A-Payment pass may extend the term of your loan.

Signature Date

Signature Date

CU Use Only

Payment Type _____ Rec'd Date _____ Date Processed _____ Due Date Before _____ Due Date After _____ Staff Initials _____