

Need some extra dough this holiday season? Skip your December loan payment!

Simply bring in the completed form below to your favorite branch and you'll have extra dough for the holidays.

For just \$20 per loan, you can skip December's payment on any or all of your qualified loans.

Here's how it works:

1. Fill out the attached form and bring it to us with your \$20 fee
(per loan payment skipped).
2. Don't pay your December loan payment
3. Enjoy a stress-free holiday shopping season with a little extra cash!

It is that simple!

It's just one more service we offer to make your holidays complete.

Wishing you all the best during the upcoming holiday season,

The Staff at Memorial Employees Financial Credit Union



Please cut along the dotted line

Loan Change Agreement

Yes, I want to skip my December 2025 loan payment(s). I agree that I will be charged a \$20 fee per loan. I understand that skipping the payment will extend my repayment term and increase the total interest paid on the loan. Interest will continue to accrue on your loan. All other terms and conditions of my original agreement for the loan(s) are still applicable. I understand that my loan payment(s) will not be skipped if I do not have the funds available for the \$20 fee.

Incomplete forms will not be processed. Please return form by December 5, 2025.

Please complete a separate form for each loan payment to be skipped.

☐ I would like to skip payment on this loan number: _____

☐ Please deduct the \$20 fee from my ☐ Savings Account ☐ Checking Account or ☐ Paid Cash

Name (please print) _____

My account number is _____

My email address is _____

My cell phone number is _____

My daytime phone number is _____

Signature _____

(Signature denotes acceptance of Loan Change Agreement, forms that are received without a signature will not be processed.)

**Ineligible loans are loans that are past due, Summer Fun / Holiday loans, credit cards and all first mortgages, second mortgages and home equity lines of credits. Loans extended within the past month will be excluded. A minimum of three consecutive loan payments must have been made. Other exclusions may apply. MEFCU Employees are not eligible for this promotion. Loans with more than 2 skips in a rolling 12-month do not qualify. Receipt of this letter does not guarantee qualification for this program. Extensions of the repayment term resulting from more than 1 skip payment will not be covered under any applicable Guaranteed Auto Protection (GAP) contract; please see the GAP contract for complete details.*

Internal Use:

___ Fee Collected ___ Sent to Processing Dept. By Teller #: _____

___ Due Date ___ Remaining # Payments ___ Maturity Date ___ Automated Transfer Processed By: _____ Date: _____