

Need a Financial Breather?

Skip a Loan Payment before Year-End

Between back-to-school costs for clothing and supplies and upcoming holiday expenses for gifts and entertainment, there's no shortage of financial needs in the fall. Ascentra Credit Union would like to help by providing you with the option to skip one of your monthly loan payments in November, December or January for each of your Ascentra loans.*

Ascentra's Skip a Loan Payment program is a great way to potentially ease your monthly budget. Imagine your financial possibilities with at least one less loan payment to make before year-end!

If you're a member in good standing of Ascentra Credit Union, you may skip a loan payment due between November 2011 to January 2012* No pre-approval is necessary to take advantage of this offer, but you will want to plan in advance to allow time for processing your request. A processing fee of \$25 per loan will be assessed, and interest will continue to accrue on your unpaid loan balance, which may extend the maturity date of your loan.

How to Sign Up

If you'd like to take advantage of Ascentra's Skip a Loan Payment program, simply go online to www.ascentra.org, print and complete a Skip a Loan Payment form or complete the form at right and drop it off at your nearest branch, or mail it to:

Credit Department, Ascentra Credit Union
P.O. Box 1107, Bettendorf, IA, 52722.

Please submit the form at least two weeks prior to your usual loan payment date. If you have questions about the form or program, please call us at (563) 355-0152, ext. 277, or (800) 426-5241, ext. 277.

Yes, I want to Skip a Loan Payment

Monthly payment to skip:

November December January

Name _____

Loan Acct # _____ Suffix _____ Payment Amt. \$ _____ Co-Borrower's Name _____

Loan Acct # _____ Suffix _____ Payment Amt. \$ _____ Co-Borrower's Name _____

Loan Acct # _____ Suffix _____ Payment Amt. \$ _____ Co-Borrower's Name _____

Loan Acct # _____ Suffix _____ Payment Amt. \$ _____ Co-Borrower's Name _____

Loan Acct # _____ Suffix _____ Payment Amt. \$ _____ Co-Borrower's Name _____

A processing fee of \$25 per loan will be assessed.

Please withdraw processing fee from account # _____ A check for the processing fee is inclosed

I understand that interest will continue to accrue on the loan, and that skipping a loan payment may extend the term of my loan.

Contact Phone # _____

Signature _____ Date _____

Signature (joint borrower) _____ Date _____

* Offer does not include Visa credit cards or 1st mortgage loans. Only one skip payment is allowed per eligible loan per promotional period (November - January 2012). \$25 processing fee covers all payment frequencies (weekly, bi-weekly, semi-monthly & monthly) for 30 day period. Members who have automatic payment will have the normal payment amount deposited to their account. Other restrictions apply. Please allow up to 2 week time period for processing. Maximum of 3 skip-a-pays per life of loan. 1 months payment must be satisfied on new loans to be eligible



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