Take advantage of our holiday skip-a-payment program and treat yourself to a more joyful stress-free holiday season. With the skip-a-payment program, you can apply to defer your November, 2023, December, 2023 or January, 2024 loan payment(s) on your qualifying First Federal loan(s)* and enjoy the peace of mind of extra cash for the holidays.

There is a $49 processing fee per loan to take advantage of this great offer. After completing the form please deliver through one of the following options:

- Drop off at any branch
- Mail to First Federal Credit Union, 425 1st Avenue SW, Cedar Rapids, IA 52405
- Fax to 319-743-7810
- Email form to skip-a-pay@firstfedcu.com

Please submit the form AT LEAST 5 BUSINESS DAYS prior to skipping an automatic payment to allow processing time.

**Excludes 1st Mortgages, HELOCs, Commercial Loans and Credit Cards.*

Sign Up For Our Holiday Skip-A-Payment Today!

YES, I want to skip my loan payment(s) for:

☐ **November, 2023** ☐ **December, 2023 OR** ☐ **January, 2024**

Processing Fee: Debit my ☐ **Share Account OR** ☐ **Checking Account**

Payment Enclosed:$_____

Print Name_____
Account Number & Loan Number(s)_____
Phone Number_____
Email_____

_____ _____
Borrower's Signature Date Co-Borrower's Signature Date

**I must be a member in good standing with all of my loans current (less than 10 days past due in the past 12 months) to participate in FFCU's Skip-A-Payment program. There is a $39 processing fee to skip each payment on each loan. I may skip one full payment on the following loan types: Home Equity, New and Used Vehicle and Personal. This offer is not valid on 1st Mortgages, HELOCs, Commercial Loans, Credit Cards and any loan accounts that have been open less than nine months. Interest will continue to accrue on a daily basis at the Annual Percentage Rate set forth in my loan agreement, both during and after the deferred period. This means that this deferral of scheduled payments will result in my having to pay higher total interest and higher total number of payments, than if I made my payments as originally scheduled. I will, therefore, have to make extra payment(s) after my loan would otherwise have been paid off. In all other respects, the provisions of my original agreement remain in full force and effect. I agree to contact the Credit Union for exact payoff information. I agree that I will resume making scheduled payments beginning with the payment due during the month following the deferral and will make all scheduled payments due thereafter. I understand that all these payments will be applied first to finance charges and late charges, if any, and then to principal. My next monthly payment will include the finance charges from the skipped month. If you have Credit Life and/or Disability, GAP Insurance or Warranties on any loan on which you are deferring any payments, your coverage may be affected..*