



During the holiday season, it often seems like the bills pile up faster. It can be a time of financial stress. This holiday season you can take a break from one month worth of loan payments, including your Visa.[®] Pay the small \$25 fee per loan and forget about the payments for a month. You may only skip one payment per loan, and you get to choose which month you want to skip. All loans including Visa[®] must be current and in good standing for this offer to be valid. A payment deferral may not be requested for 1st loan payment using Skip-A-Payment program.

It is easy to take advantage of this Payment Deferral Program. Call a Loan Officer today at Firefighters Credit Union, 317-636-5581.

Name: _____

Account Number: _____

Loan suffix: _____	Payment to be skipped (<i>please circle one</i>)	Nov. 09	Dec. 09	Jan. 10
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Please withdraw the per loan fee of \$25 for each loan listed above from my account number below:
(Fee is withdrawn the day the deferral is scheduled.):

Account Number: _____ Suffix: _____

Total amount of fees to be withdrawn: _____

Preferred method of contact:

Daytime telephone: _____ E-mail address: _____

I understand that my Firefighters Credit Union loans must be current and in good standing for this offer to be valid. Current and in good standing include, but are not limited to, no more than one (1) occurrence of delinquency greater than thirty (30) days within the past six (6) months as of the date I request a payment deferral, no negative share account, and no loans greater than ten (10) days delinquent as of the date I request a payment deferral. A payment deferral may not be requested for my first (1st) loan payment using this Skip-A-Payment program.

I understand that this Skip-A-Payment program is offered only for the months of Nov. 09, Dec. 09 and Jan. 10 and I may not request payment deferment at times other than when periodically offered by Firefighters Credit Union.

Firefighters Credit Union will notify me if the requested deferment cannot be granted for any reason. I understand that by requesting a payment deferral it will extend the term of my loan and interest will continue to accrue during the deferment period.

For payments that originate from another institution, the loan payment will be deposited into my primary share savings account. I understand that if I have established scheduled transfers using FIREnet Internet Account Access, I am required to temporarily stop the payment for the deferral month I choose.

This program is not applicable for Conventional 1st Mortgages or H.E.L.O.C.'s.

Borrower's Signature: _____ Date: _____