

Please place in an envelope and mail to:

Pioneer Valley Federal Credit Union
246 Brookdale Drive
Springfield, MA 01104



A GIFT FOR YOU! EXTRA CASH FOR THE HOLIDAYS

**By Skipping Your Next
Loan Payment!**

PRESORT
FIRST CLASS
U.S. POSTAGE
PAID
BANGOR, ME
PERMIT No. 112

Pioneer Valley FCU
246 Brookdale Drive
Springfield, MA 01104



CONGRATULATIONS!

As a valued member of Pioneer Valley Federal Credit Union, you have been selected to participate in our *Holiday-Skip-A-Payment* program. This means that you may skip your December payment on your credit union loans. And if you have more than one loan, you can skip a payment on each!

Skipping a payment is like “making a loan to yourself” and will allow you to take charge of this year’s holiday budget. Use the extra cash for holiday travel, gifts, entertaining or any holiday expenses. It’s our way of thanking you for your loyalty, and telling you how much we appreciate your membership!

It’s Easy to Apply

Simply complete the application below, put it in an envelope and mail it back to us. You may also fax it to 413-733-3913 or bring it into the credit union. We’ll do the rest.



246 Brookdale Drive
Springfield, MA 01104

413.733.2800 Ext. 3
866.248.6541 Toll Free
413.733.3913 Fax

Web Site/E-mail
www.pioneervalleyfcu.org

HOLIDAY-SKIP-A-PAYMENT RULES

1. A processing fee of \$25.00 per loan will be deducted from your account. If you do not have \$25.00 in your account, please mail a check for \$25.00 with your Holiday-Skip-A-Payment request.
2. Loans cannot be past due at the time of request. All Real Estate Loans (i.e., Mortgages, Home Equity Line of Credit Loans, and Home Equity Loans.) are not applicable. Application and approval required for all skipped payments. All applications are subject to the Credit Union’s final approval.
3. Applications should be received at least four business days prior to loan due date. Interest will continue to accrue on unpaid balances through skipped payment period.
4. Payments made through payroll deduction or direct deposit will be deposited into your share account for the month of December.

Holiday-Skip-A-Payment Application

Name _____ Account # _____

Check off the loan payments you would like to skip. Please check all that apply.

Auto Recreational Vehicle Personal Vacation Holiday Other _____

How is your loan paid? (Circle one) CASH/CHECK PAYROLL DEDUCTION or INTERNAL TRANSFER

Please deduct the \$25.00 processing fee from my (Circle one) SAVINGS CHECKING or PAYMENT ENCLOSED

X _____
Signature

X _____
Joint Signature (if applicable)

Skipped payments do not extend the term of any credit insurance policy you may have obtained through the credit union as part of your loan.

By signing above, you authorize Pioneer Valley Federal Credit Union to extend your final loan payment by one month. The \$25.00 processing fee per loan will be deducted from your account selected above unless payment is enclosed. Interest will continue to accrue on unpaid balances through skipped payment period.

For Credit Union Use Only			
Account # _____	Suffix _____		
Next Due _____	Process Date _____	Fee _____	
Advance Due Date _____	Payroll _____		