




Holiday Skip-A-Pay

NY TEAM Federal Credit Union
65 Broadway
Hicksville, NY 11801
516 822 1070 fax: 516 822 2478

Member Name: _____

Member # : _____

Loan Suffix(s): _____



Congratulations! You are eligible for some extra cash this holiday season! Sign Up for our Holiday Skip-A-Pay program and skip one month's payment (November or December) on your qualifying Credit Union Loan(s).

This helpful service will enable you to maximize your holiday spending. Payments made electronically from payroll will be deducted from your paycheck and will be available to you in your Credit Union account for your spending pleasure; use your MasterMoney Debit Card for withdrawal with ease and convenience. For all members who make their payments monthly, your next payment will not be due until the following month.

Our Skip-A-Pay program will be available to you for a nominal fee shown below.



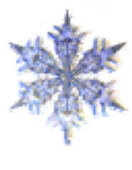
For additional holiday expenses, apply for our MasterCard with an 8.90% APR fixed rate, and no annual fee and receive your "New" MasterCard within seven to ten business days.

Completely fill out and sign the attached authorization and return in the enclosed envelope or fax to 516 822 2478

**Indicate the month you want to skip:
Below that you wish to skip:**

- November – Must be received by Oct. 28th
 December- Must be received by Nov. 29th

Member Signature: _____ Date: _____



By signing above, you authorize NY TEAM FCU to extend your final loan payment by one month. The processing fee of \$25(for one loan) or \$35(for multiple loans) will be automatically deducted from Share Savings Account. Interest will continue to accumulate on your loan during the month you skip your payment. All loans must be current and in good standing with NY TEAM FCU to qualify. Mortgages are excluded from this program.



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