

Celebrate the Holidays!

Our Skip-A-Payment Program offers you a little extra cash ... just when you need it most.

At Hoya Federal Credit Union, we understand that holiday expenses can put a strain on anyone's budget. So we have designed a convenient Skip-A-Payment program to help keep your stress down, and your enjoyment up.

If your Hoya Federal Credit Union loans are in good standing and you've had them for at least 12 months, you can choose to simply skip a payment.

Enjoy a carefree holiday season.

Complete the form below to take advantage of this special offer.

Skip-A-Payment Request Form

Account Number: _____

Name: _____

Street Address: _____

City: _____ State: _____ Zip: _____

Daytime Telephone Number: _____

Indicate which month you would like to skip: December January

Indicate payment type: Bi-Weekly (2 Payments) Semi-Monthly (2 Payments) Monthly

Loan Type (Example: Auto Loan ID 003): _____

Method of Payment (\$25 fee for each loan):

Deduct fee from my regular share savings account.

Deduct fee from my share draft checking account.

By signing below, you authorize Hoya Federal Credit Union to extend your final loan payment. Certain restrictions may apply. Interest will continue to accrue, and your skipped payment will be added to the end of your loan term. Real estate and credit card loans are not eligible for this offer. A fee of \$25 applies for each loan.

Primary Account Owner Signature

Date

Joint Account Owner Signature

Date