

# the Summer Essentials

- Sunscreen
- Swimsuit
- Sandals
- Skip A Pay

Shore to Shore lets you **SKIP** your loan payment this July or August!

Have access to more cash this summer by postponing your July or August 2017 loan payment until the end of your loan. Just complete the form and return it to either of our locations on or before the due date of your loan or mail in your request to:



**Shore to Shore Community FCU**  
4550 Division  
Trenton, MI 48183

To be eligible for the Skip-A-Pay program you must meet the following qualifications:

- Loan must be 90 days old and have 3 consecutive payments.
- All accounts must be current and in good standing.
- No more than one time 30 days late within the past six months.

A \$25.00 fee per loan payment skipped will be deducted from your savings/checking. If the funds are not available we will be unable to process your request.

By continuing, you authorize Shore to Shore CFCU to advance your loan due date by (1) payment. You also understand that by advancing your loan due date this may extend the maturity date of your loan. Skipping a payment on your loan may cause your principal balance to remain unchanged for one or more future payments, and interest will continue to accrue. Interest and any charges for disability, and/or life insurance will continue to accrue for any skipped month, and the final loan payment will include such charges. Offer does not apply to past due loans, business/commercial loans, any line of credit, real estate secured, or loans which have been modified in any way from its original term due to a financial hardship. APR cannot exceed 18% when Skip is applied. All loan skips are subject to Management approval. Other restrictions may apply. This offer does not guarantee eligibility and S2S reserves the right to change loan eligibility at any time. Please allow 24 hours for changes to be reflected in your account. For complete details, please call the Credit Union at 866-661-8328.

Member Information:	
Member Name	Account Number
Address	Telephone Number
Loan Information:	Skip-A-Pay
Payments are currently made by: <input type="checkbox"/> Cash/Check <input type="checkbox"/> Auto Transfer from Savings/Checking <input type="checkbox"/> Payroll Deduction	Transfer \$25 fee from: <input type="checkbox"/> Regular Share <input type="checkbox"/> Share Draft Checking <input type="checkbox"/> Other: <input type="checkbox"/> July <input type="checkbox"/> August
It is agreed upon per my signature, that the July (August) 2017 payment on the loan number listed above will be deferred and extended to the end of the original term of this loan. The interest on this loan will continue to accrue. All other terms and provisions of the LoanLiner form are unchanged and remain in full force and effect.	

X \_\_\_\_\_  
Member Signature Date

Shore to Shore Community Federal Credit Union | [www.shore2shorecu.com](http://www.shore2shorecu.com) | 866-661-8328