



202 Taughannock Blvd.
 Ste. 113
 Ithaca, NY 14850
 Phone: 607-272-8567
 Fax: 607-273-0941

SKIP A PAYMENT

Everyone deserves a break. That's why TEFCU offers our Skip-A-Payment Program: Skip your monthly loan payment(s) for up to two months each year, for a small fee.

Use the extra cash for a special purchase, take a healthy chunk out of debt, or just enjoy the peace of mind of a month without bills!

Skip a payment today! Complete the form below and return to TEFCU.

Yes! I want to take advantage of TEFCU's Skip-A-Payment Program.

I have read and agree to the terms below*

Date:	Name:
-------	-------

Please take the Skip-A-Payment fee from the following account:		
Checking	Savings	Account #

Loan #:	Amount:	January	February	March	April	May	June	July
<i>If this is a bi-weekly payment please provide specific dates</i>		August	September	October	November	December		

Loan #:	Amount:	January	February	March	April	May	June	July
<i>If this is a bi-weekly payment please provide specific dates</i>		August	September	October	November	December		

Borrower's Signature

*For qualified members. Please note: By skipping your loan payment for one month, you authorize TEFCU to extend your final loan payment. Finance charges will continue to accrue on your unpaid balance. **You authorize TEFCU to debit either 10% of your monthly loan payment or a minimum of \$20 as a processing fee** from your checking or savings account. Your account must be in good standing to take advantage of this offer. TEFCU reserves the right to determine if prior or subsequent actions may disqualify your loan. All new loans must have received six consecutive on-time payments. Please allow a minimum of at least two weeks for us to process your request.

Skips cannot be consecutive. Only two skips per loan (up to three loans per person) are permitted per calendar year. Skips cannot be consecutive, and members must have made six consecutive payments on time before taking advantage of this program.

