

# HOLIDAY SKIP-A-PAYMENT COUPON



**Building Trades  
Credit Union**

Please complete, sign and return this form to any BTCU branch or mail it to us at:  
BTCU, 3353 North Rice Street, Shoreview, MN 55126 **no later than November 30, 2018.**

The processing fee is \$40 to skip one month (either December OR January).  
Please make sure to enclose a check or tell us to deduct the fee directly from your BTCU account.

Name:  Account Number:   
 Address:  City, State, Zip:   
 Phone:  Email Address:

### Which loan payment(s) would you like to skip?

Suffix: <input type="text"/>	Suffix: <input type="text"/>	Suffix: <input type="text"/>
Loan Type: <input type="checkbox"/> Auto <input type="checkbox"/> Boat <input type="checkbox"/> Motorcycle <input type="checkbox"/> Rec. Vehicle <input type="checkbox"/> Personal	Loan Type: <input type="checkbox"/> Auto <input type="checkbox"/> Boat <input type="checkbox"/> Motorcycle <input type="checkbox"/> Rec. Vehicle <input type="checkbox"/> Personal	Loan Type: <input type="checkbox"/> Auto <input type="checkbox"/> Boat <input type="checkbox"/> Motorcycle <input type="checkbox"/> Rec. Vehicle <input type="checkbox"/> Personal
Monthly Loan Payment: \$ <input type="text"/>	Monthly Loan Payment: \$ <input type="text"/>	Monthly Loan Payment: \$ <input type="text"/>
Payment Due Date: <input type="text"/>	Payment Due Date: <input type="text"/>	Payment Due Date: <input type="text"/>
Is this an automatic payment? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is this an automatic payment? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is this an automatic payment? <input type="checkbox"/> Yes <input type="checkbox"/> No
Month to Skip: <input type="checkbox"/> December (\$40 fee) OR <input type="checkbox"/> January (\$40 fee)	Month to Skip: <input type="checkbox"/> December (\$40 fee) OR <input type="checkbox"/> January (\$40 fee)	Month to Skip: <input type="checkbox"/> December (\$40 fee) OR <input type="checkbox"/> January (\$40 fee)
Would you like the fee to be deducted from from your account? <input type="checkbox"/> Yes, deduct the fee from my: <input type="checkbox"/> Savings OR <input type="checkbox"/> Checking <input type="checkbox"/> No, I've enclosed a check.  If funds are not available in your account to cover the fee, your request to skip your loan payment will not be processed.	Would you like the fee to be deducted from from your account? <input type="checkbox"/> Yes, deduct the fee from my: <input type="checkbox"/> Savings OR <input type="checkbox"/> Checking <input type="checkbox"/> No, I've enclosed a check.  If funds are not available in your account to cover the fee, your request to skip your loan payment will not be processed.	Would you like the fee to be deducted from from your account? <input type="checkbox"/> Yes, deduct the fee from my: <input type="checkbox"/> Savings OR <input type="checkbox"/> Checking <input type="checkbox"/> No, I've enclosed a check.  If funds are not available in your account to cover the fee, your request to skip your loan payment will not be processed.

Your Signature:

Today's Date:

THE FINE PRINT: I wish to participate in BTCU's Skip-A-Payment. Please defer payment for the loan(s) listed on this coupon. I understand that in order to be eligible to participate in the program, I must be a member in good standing and my loan(s) must be current. There is a \$40 processing fee to skip a payment on the loans listed above for the month you skip. I understand that if I choose to have the fee deducted from my savings or checking account, funds must be available in my account to cover the fee or my skip a payment will not be processed. I understand that interest will continue to accrue on the outstanding balance of my loan until it is paid in full. I understand that I am responsible for the entire outstanding principal and interest of my loan, and that I am responsible to continue making monthly payments after the original maturity date until all principal and interest is paid in full and that my pledge of security shall remain in effect until the loan is fully repaid. I also understand that skipping a payment may increase the number of remaining loan payments. Mortgages, Home Equity Loans, Lines of Credit and Visa Credit Cards and loans that are past due are excluded from this promotion.