



Skip Your Payment this Christmas and enjoy the Extra Cash!!!

For \$20.00 per loan, we are giving you the opportunity to skip a payment on one or all of your November 2018 or December 2018 EL Reno R.I.L. Credit Union loans by deferring them for one month.

To qualify, you must:

- Be current on your loan
- Have a positive balance
- You must have made your first loan payment
- All joint signers and cosigners must sign this form
- **Mortgage Loans, Signature Lines of Credits and VISA's** are not eligible for this promotion

You must submit your form by December 14, 2018 if you are on Payroll Deduction and no less than 3 days prior if you use an electronic funds transfer! You may print this application and bring it in or fax it to 405-262-2443. You can also mail the application to EL Reno R.I.L. Credit Union at 320 S. Rock Island Ave, EL Reno OK 73036.

Yes, I want to defer my **November** loan (please circle one): **Automobile** / **Signature** / **Other** _____

or

Yes, I want to defer my **December** loan (please circle one): **Automobile** / **Signature** / **Other** _____

Loan is paid by (please circle one) **Cash** / **Payroll Deduction** / **ACH Automatic transfer acct #** _____
(Biweekly / Monthly)

Member Name _____

Address _____ City, State _____ Zip _____

Telephone _____ Account Number _____

Member Signature _____ Date _____ Joint/Co-Signer's Signature _____ Date _____

Joint/Co-Signer's Signature _____ Date _____ Joint/Co-Signer's Signature _____ Date _____

Please select one of the following payment options for your Skip Payment fee(s)

_____ Money order or check enclosed with this form

_____ Please debit my existing EL Reno R.I.L. Credit Union account # _____

I (we) have read and understand the terms and conditions and understand that my regular payment schedule will resume the next month. I also understand that this deferral is subject to approval and is not guaranteed. I (we) understand and acknowledge that this deferral will extend the maturity date of the loan(s) by one month beyond the scheduled maturity date. Interest will continue to accrue on the unpaid balance and the final payment may be larger than originally disclosed due to additional interest. If your payments are made by automatic transfer, direct deposit, or payroll deduction, and you accept this deferral of your December payment(s), the amount of the payment will remain in your account.