



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

For \$25.00 per loan, we are giving you the opportunity to skip a payment on one or all of your December 2020 or January 2021 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 31, 2020 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 **December** loan (please circle one): **Automobile / Signature / Other** \_\_\_\_\_

or

Yes, I want to defer my **January** 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 2020 or January 2021 payment(s), the amount of the payment will remain in your account.