

# Holiday Bills Got You Down?



Put some cash back into your pockets by taking advantage of our Skip-A-Pay offer!

Postpone making your January, 2012 loan payment (either one monthly payment or two biweekly payments). If you make your regular loan payments via electronic payroll deduction, the amount of your skipped payment(s) will be deposited into your share or share draft account at the credit union.

To take advantage of Skip-A-Pay, there is a \$25 per loan processing fee.

The following loans are NOT eligible for the Skip-A-Pay Program: Delinquent loans and accounts not in good standing, Mortgage loans, Open-End loans, and loans with balances under \$1,000.00.

Complete the online application at [www.irfcuno.com](http://www.irfcuno.com) or simply detach and send in the form below.

**Internal Revenue Federal Credit Union**  
1555 Poydras Street, Suite 250  
New Orleans, LA 70112  
(504) 523-3756 Fax (504) 581-6017  
[www.irfcuno.com](http://www.irfcuno.com)

## January 2012 Skip-A-Pay Application

Name: \_\_\_\_\_ Account: \_\_\_\_\_

Phone: \_\_\_\_\_ Loan Type: \_\_\_\_\_

Email: \_\_\_\_\_

Options for the \$25 Skip-A-Pay fee:

\_\_\_\_\_ Deduct \$25 from my savings    \_\_\_\_\_ Deduct \$25 from my checking  
\_\_\_\_\_ Attached \$25 check

Borrower's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Borrower's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

By signing above, I understand that interest will continue to accumulate on my loan for the skipped payment(s) and that my loan will be extended by one month. I also understand that by participating in the Skip-A-Pay program, my coverage for GAP insurance, credit disability insurance, and credit life insurance could be reduced. Please refer to your insurance policy for more information. Regularly scheduled payments will resume February, 2012.