



Holiday Bills Got You Down?

If so, take advantage of our Skip-A-Pay program. You will be allowed to skip one monthly or two biweekly payments on your consumer loans (mortgage loans and open end loans are not eligible.)

As long as your account is in good standing with the credit union, you can skip your **January, 2010** payment (one monthly pmt or two biweekly pmts). If you make your payments by payroll deduction or direct deposit, the amount of your skipped payment will be deposited into your share or share draft account.

To apply, complete the form below and fax it, mail it, or drop it by the credit union. There is a \$25 fee for each payment skipped.

Skip – A – Payment Form

Name: _____

Phone: _____ Email: _____

Loan #: _____ Loan Type: _____

Options for the \$25 skip-a-payment fee:

_____ My \$25 check, payable to IRFCU, is enclosed

_____ Deduct \$25 from my share draft account

_____ Deduct \$25 from my share account

Borrower's Signature: _____

Co- Borrower's Signature: _____

Date: _____

Note: Please return your completed form and \$25 payment by December 31, 2009. By signing above, I understand that interest will continue to accumulate on my loan for the skipped payment and that my loan will be extended by one month. Regularly scheduled payments will resume in February, 2010.

Mail to: IRFCU, 1555 Poydras St, #250, New Orleans, LA 70112

Phone: (504) 523-3756

Fax: (504) 581-6017 email: irfcu@bellsouth.net