

Take a break from your payments this Holiday Season!

For \$35.00 per loan, we're giving you the opportunity to skip a payment on one or all of your December OU Federal Credit Union loans by deferring them for one month.

To qualify, you must:

- Be current on your loan (payments through November must have been received)
- Have a positive balance
- You must have made your first loan payment
- All joint signers and co-signers must sign this form
- Equity loans and lines of credit are not eligible for this promotion.

You must submit your form by November 14, 2016 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 take it to any of our locations, fax to 405-325-7931 or scan to loans@oufcu.com. You can also mail the application to OU Federal Credit Union at 2000 W. Lindsey Norman, OK 73069

Yes, I want to defer my December loan (please circle one): Auto Line of Credit Signature Other _____

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

Member Name _____

Address _____ City, State _____ Zip _____

Telephone _____ Account Number _____

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

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

___ OUFUCU check enclosed with this form

___ Money order or check from another financial institution enclosed with this form

___ Please debit my existing OUFUCU checking account # _____

___ Please debit my existing OUFUCU savings account # _____

*Please note, if you opt to have your OUFUCU account balance debited and the funds are not available, your skip-a-pay request may not be processed.

I (we) have read and understand the terms and conditions and understand that my regular payment schedule will resume in January, 2017. 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.