

Spend Now, Pay Later...

Holiday Skip-A-Payment Helps You Enjoy The Holidays More!

What's on your shopping list this Holiday season? Whether you're looking forward to a winter vacation getaway or buying your friends and family a special gift, a little extra cash on hand would sure be nice. Holiday Skip-A-Pay can help. With Holiday Skip-A-Payment, you can skip your January 2019 payment on your Camino Federal Credit Union loan (excluding VISA or real estate loans) for a fee of only \$30 for each payment skipped!

Just complete the authorization form below and mail to **P.O. Box 849, Montebello, CA 90640**, or bring it to one of our branches by January 5, 2019. Then let your Holiday season be stress free!

Montebello

520 N. Taylor Avenue
Montebello, CA 90640
(323) 722-3400
Mon-Thu: 9am-5pm
Fridays: 9am-6pm
Saturdays: 9am-1pm



We're in this together.

The journey is ours. That's the Camino way.

Cerritos

11417 South Street
Cerritos, CA 90703
(562) 293-1500
Mon-Thu: 9am-5pm
Fridays: 9am-6pm
Saturdays: 9am-1pm



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[Facebook.com/CaminoFederalCreditUnion](https://www.facebook.com/CaminoFederalCreditUnion)

www.caminofcu.org

Skip-A-Payment Authorization Form

Name: _____ Account Number: _____

I want to skip payments on these loans:

Loan Account Number: _____ Loan Account Number: _____

Loan Account Number: _____ Loan Account Number: _____

Member Signature: _____

FOR OFFICE USE ONLY

☐ Your request to skip _____ payment(s) for the month(s) of _____

Your new payment and payment schedule is as follows:

Existing principal balance (reflecting insurance added or deleted, if applicable): \$ _____

New monthly payment amount: \$ _____

Next due date _____ Final payment due date _____ Final payment amount \$ _____

☐ Approved ☐ Disapproved - Reason rejected: _____

Possible counter offer: _____

The requested action was reviewed on (date) _____ By: ☐ Loan Officer ☐ Credit Committee

In order to be eligible for Skip-A-Payment, you must have made 6 consecutive payments on the loan and all credit union accounts must be in good standing. There is a \$30 fee per loan that will be added to your loan balance or deducted from your checking or savings account. By opting for Skip-A-Payment, your request that Camino Federal Credit Union defer your loan payments as indicated. You agree and understand that finance charges and interest will continue to accrue and that you will have to pay higher total finance charges than if you made your payments as originally scheduled. All deferrals are subject to approval and review of your credit report(s). Certain restrictions apply. Offer expires January 5, 2019.