



Dear Member,

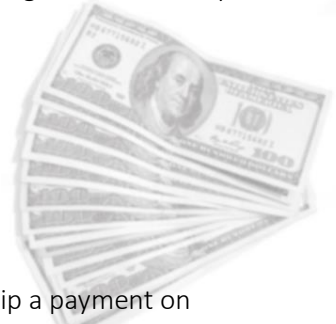
You may qualify to skip a payment on your loan this holiday season! Our Holiday Skip-a-Payment program allows eligible members to skip a loan payment in November, December or January with no out-of-pocket expenses. It's the perfect solution if you need some extra cash to cover those pesky holiday expenses!

How it works:

CommStar Credit Union's Holiday Skip-a-Payment program allows members to skip one month's payment on qualifying loan(s). Rather than making a loan payment for that month a \$35.00 processing fee will be applied to your loan. If you make your loan payments automatically by Payroll Deduction or Direct Deposit your payment will be deposited into your Share Savings account instead of being applied to your loan. Interest will continue to accumulate on your loan during the month you skip, and **this adds extra months to the maturity date of your loan.** You can take advantage of Skip-a-Payment promotions no more than two times during the lifetime of your loan.

Are you eligible?

- Members qualify for the Skip-a-Payment program if
 - Your loan has a balance greater than \$1,500.00
 - Your account is current and shows no delinquencies



How to apply:

Applying for the Holiday Skip-a-Payment program is easy!

1. Provide your name and the account number for the loan you wish to skip a payment on
2. Circle the month you wish to skip: November 2015, December 2015 or January 2016
3. Complete the form and return it to any CommStar Credit Union campus no later than two weeks (14 days) before the first day of the month you wish to skip

For inquiries please contact the Elyria campus at 440-365-7342 or toll free at 1-866-365-7345.



YES, sign me up for the Holiday Skip-a-Payment program

Name _____ Account Number _____

Circle one (1) month to skip:
November 2015 December 2015 January 2016

Address _____ City _____ State _____ Zip Code _____ Phone Number _____

By signing below, I understand it does not guarantee I will be granted a skip pay. I understand I will be responsible to follow up with CommStar Credit Union to determine if the skip request was granted.

Signature _____ Date _____ Joint Signature _____ Date _____

By signing above you authorize CommStar Credit Union to extend your final loan payment. A \$35.00 processing fee per loan will automatically be added to your loan. Interest will continue to accumulate on your loan during the month you skip your payment. If your loan payment is made via payroll deduction the total monthly payment amount will be credited to your Share Savings account in the month you elect the skip. Each loan can be skipped no more than two (2) times during the life of the loan. All loans must be current and not have delinquencies to qualify. Mortgages, Home Equity, HELOC and Signature Lines of Credit do not qualify for the Skip-a-Payment program. Please allow up to two weeks to process your request.

Notice to members with GAP protection on their vehicle loans: Use of the Skip-a-Payment program more than two (2) times during the life of the vehicle loan may affect a future GAP claim or payoff. Contact your loan officer for details. **USING THIS PROGRAM WILL EXTEND THE PAYMENT TERMS OF THE LOAN.**

By members' choice, your deposits are insured by American Share Insurance up to \$250,000 per account. This institution is not federally insured.