## Skip - A - Payment 2022

Need more money during the holiday season? Wouldn't it be nice to free up some of those monthly payments and use that money for the holidays? Well, now you can!

With Duke Credit Union's Skip-A-Payment\*, you can elect to forgo a loan payment during the month of December for a low processing fee of just **\$40**. If you have more than one loan through the Credit Union, you can even skip the payment for each one of those loans by paying \$40 for each.

And to make it even easier, we can deduct the fee straight from your savings or checking account. Just decide which account you want the fee deducted from, and your loan payment will be skipped during the **month of December** upon receipt of your signed form.

So don't wait any longer! Complete and sign this form by **November 30, 2022** and either:

## Mail:

Duke Credit Union, 2200 West Main St, Suite L100, Durham NC 27705

## **Email or Fax:**

Email: dukefcu@duke.edu

Fax: 919.660.9860

## \*Skip-A-Payment could impact your GAP insurance coverage. See Credit Union Representative for details.

By signing the above, you authorize Duke Credit Union to extend your final loan payment by one month: interest will continue to accrue and will decrease the amount of funds applied to the principal from the January 2023 payment.

Skip-A-Payment cannot be used for first or second mortgages, Lines of Credit or VISA Credit Cards. Other terms and conditions may apply. The \$40 processing fee per loan will be automatically deducted from your Share Savings or Checking Account. Payments made through Direct Deposit/Payroll Deduction will be deposited into your Share Savings Account for December. All loan payments must be current to qualify.

Member Name
Phone Number
Check the loans you want to skip and write the account number beside each loan type.
Vehicle
☐ Vehicle
Personal
Other
Please deduct the money from my:
rease acquet the money normaly.
☐ Savings
Checking
Signature

Form Must Be Received By November 30, 2022