

2018 Skip-A-Payment Quick Application

Has your giving exceeded your receiving?

If you've been shopping for everyone but yourself this time of year, consider our Holiday Skip-A-Pay program. It's a fast, convenient way to provide you with a little more holiday spending money.

Borrowers may be able to skip up to two payments on a variety of MMFCU loans, including new/used auto, boat, RV and more.

Complete the attached application, or apply right over the phone.

Your MMFCU checking relationship has value too!

Along with many bonuses and discounts, your checking account earns you a discounted administrative fee on your loan payments skipped. A \$40.00 administrative fee per loan per month will be added to the balance of your loan for every requested skipped payment. With an active MMFCU checking account relationship, this administrative fee will be reduced to \$30.00 per loan per month. To learn more about MMFCU checking, request a brochure today!

To qualify for the Holiday Skip-A-Payment program, your Mid Minnesota Federal Credit Union loan account(s) must be good standing (loans must be current and have no more than two late fees in the last twelve months). There is a maximum of two skipped payments within a twelve month period, and six within the term of the loan only. Requests must be received at least 10 days prior to payment due date. Interest will continue to accrue and may exceed payment. New loans that have not had at least six payments are not eligible. Skip-A-Payment pending approved credit; other restrictions may apply. Not applicable to first mortgage loans, modified loans, home equity loans, student loans, commercial loans, lines of credit, HELOC's and VISA cards.

Skip-A-Payments could affect GAP claim amount on qualified loans.



Two easy ways to apply!

1. Complete and return this application to
PO Box 2907, Baxter, MN 56425.
2. Call any of our branch locations.

Aitkin
(218) 928-8001

Alexandria
(320) 762-2686

Baxter
(218) 829-0371

Brainerd
(218) 829-0371

Crosby
(218) 546-5428

Detroit Lakes
(218) 844-5540

Little Falls
(320) 632-6679

Pequot Lakes
(218) 568-8450

Staples
(218) 894-2463

Twin Valley
(218) 584-5499

Name: _____

Member Number: _____

Daytime Phone: _____

E-mail: _____

Signature: _____ Date: _____

Loan numbers (or brief description) of each loan you would like to skip:

1. _____

Skip these months:
(Check one)

- November
- December
- January
- November & December
- December & January
- November & January

2. _____

Skip these months:
(Check one)

- November
- December
- January
- November & December
- December & January
- November & January

3. _____

Skip these months:
(Check one)

- November
- December
- January
- November & December
- December & January
- November & January