

Skip-a-Payment

Extra money for gifts, holiday travel or year-end expenses

Just in time for the holidays, you can skip your December loan payment. If you have more than one loan at the credit union, you can skip a payment for each one, excluding first and second mortgages, Visa, and Certificate Secured loans.

\$25 Fee Waived

Simply ~~pay a \$25 processing fee~~ per loan, and your next payment won't be due until January 2010. The skipped payment amount will be added to the end of your loan contract.

It's easy to sign up!

Just complete the attached form, sign, and mail or fax back to the Credit Union before your December due date.

Mail: American First Credit Union, 700 N. Harbor Blvd., La Habra, CA 90631

Fax: 562/ 237-5111

Questions? Call 800/ 290-1112 and a representative will be happy to assist you. Offer expires on 12/31/09.

*Subject to approval. To qualify for this offer, your loan must have been opened prior to 8/09, and be in good standing with no loan payment extensions and no late payments within the last 12 months. Offer not valid on Visa, first or second mortgages, and certificate-secured loans. Authorization forms received after your December due date will not be honored.

Yes, I want to skip my December 2009 loan payment(s).

~~Please deduct \$25 per loan from my checking savings
I have enclosed a check for \$_____ (\$25 per loan).~~



IMPORTANT: Although automatic transfers from other financial institutions (Money Mover) will occur as scheduled, the payment will not be made.

AFCU Account No. _____

Name _____

Address _____

City _____ State _____ Zip _____

Work phone (_____) _____

Home phone (_____) _____

Email address _____

Loan Number	Paid by (check one)		
	Coupon or check	Payroll deduction	Automatic payment

ALL BORROWERS MUST SIGN

I understand that my skipped payment will extend the maturity date of my loan and also increase the amount of interest I will pay. Even though I've skipped this payment, I understand that my interest will continue to accrue and my final payment may increase.

Borrower's Signature Date

Co-Borrower's Signature Date