

Skip-A-Payment

Holiday • Give your budget a break this season

Skip-A-Payment is a great way to cover holiday and winter expenses! Eligible members are invited to skip their **November** or **December** loan payment.¹

A \$15.00 processing fee applies to each loan payment skipped (maximum of \$45.00).

The coupon below must be received by the Credit Union by these dates:

- To skip your November payment: **November 15**
- To skip your December payment: **December 15**



¹Mortgage, Mastercard, CUPAL, Student, and Troubled Debt loans are excluded from this offer. Loans being paid through disability insurance are not eligible. **NOT ELIGIBLE: Members who are delinquent on any loan at the time of the request, who skipped their loan's previous payment, or who are not in good standing.** All requests are subject to eligibility review. Please continue your regular payment until BufMet confirms your skip.

Detach and return

Skip-A-Payment Request

Please print clearly and complete all requested information.

Name: _____ Email Address: _____

Address: _____ Phone Number: _____

I would like to skip my loan payment for the month of (choose ONE month only):

- ☐ November – return coupon to the Credit Union by **November 15**
- ☐ December – return coupon to the Credit Union by **December 15**

Credit Union loan(s) for which you would like to skip a payment:

- | | | | |
|---|----------------------------------|------------------------------------|---|
| ☐ Auto | ☐ Boat/RV | ☐ Personal | ☐ Vacation/Treat Yourself Loan |
| ☐ Line of Credit | ☐ Holiday | ☐ Overdraft | ☐ Home Equity |

How would you like to pay the processing fee(s)? (choose ONE):

- ☐ Deduct from my Savings ☐ Deduct from my Checking ☐ Cash (pay in person at BufMet)

Signature _____

Date _____

Joint Borrower Signature (if applicable) _____

Date _____

By signing and returning this form, I am requesting that BufMet advance the due date(s) of my selected loan(s) by one month. I understand that interest will continue to accrue during that month and that the term of my loan(s) will be extended. I understand that any debt protection or GAP coverage on my loan(s) may not extend to cover the additional month. The money from my skipped payment(s) will be applied to either my share (savings) account or my draft (checking) account, depending on how my payroll deduction is set up. Please call BufMet at 716.847.6960 with any questions about which account the funds will be deposited to.

Complete and return to BufMet:

Mail: 62 S. Elmwood Ave., Buffalo, NY 14202

Fax: 716.847.6996

Email: SkipAPmt@bflometrocu.org

Attach an image of the signed form and include your name and phone number in the body of your email.



Happy Holidays from all of us at BufMet!

