

HUNTINGTONIZED FEDERAL CREDIT UNION



HOLIDAY SPECIALS



NEED SOME CASH FOR ALL THOSE CHRISTMAS GIFTS THIS YEAR???

GET A HEAD START ON SHOPPING AND APPLY FOR A CHRISTMAS LOAN TODAY. STARTING AS LOW AS 7.9% APR*. FOR MORE INFORMATION STOP BY OR CONTACT ONE OF OUR LOAN OFFICERS AT:



(304)528-2400-HTGN
(304)272-3400-WAYNE
(304)716-9162-MILTON

APPLY ONLINE @ WWW.HUNTINGTONIZED.COM

*APR - Annual Percentage Rate

Take a Holiday from your loan payment. As a valued Huntingtonized Federal Credit Union member, you are entitled to skip-a-payment on your credit union loan this Holiday Season.

Here's your chance to easily free up some much-needed cash for Holiday shopping or other expenses. We'll deduct the \$35 processing fee **per loan** from your Savings or Checking, so there is no need to include the payment with the voucher. If you make your loan payments automatically through Payroll Deduction, we'll deposit your loan payment (s) for the month into your Savings.

The voucher must be received at least three business days before the payment is due, and the fee must be in your account at the time voucher is received or skip-a-pay will not occur.

Don't miss out!

Just complete the voucher on the back, then either return it to the Credit Union, FAX to (304-528-2404) or

Mail to: Huntingtonized FCU
481 w 8th Ave
Huntington WV 25701



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WHAT IS SKIP-A-PAMENT

You now have the option to skip a loan payment without impacting your credit rating. Are you planning on going on vacation next month or have the Holidays made cash a little tight and you want to skip a car payment? Now you can. HFCU is here to meet your needs.

The Skip-A-Payment Program gives you the option to defer a monthly payment on an eligible loan to the end of the loan. HFCU will advance your payment due date and your maturity date (for example on a 24-month loan, if one payment is skipped, you make 24 payments over 25 months). It's that simple.

HERE'S HOW IT WORKS:

By participating in Huntingtonized Federal Credit Union's Skip-A-Payment program, you request that Huntingtonized Federal Credit Union defer your loan payments as indicated. You agree and understand that: 1) FINANCE CHARGES will continue to accrue at the rate provided in your original loan agreement, during and after this time; 2) deferring your payment will result in your having to pay higher total FINANCE CHARGES than if you made your payment as originally scheduled; 3) the payment deferral will extend the terms of your loan(s) and you will have to make extra payment (s) after your loan (s) would otherwise be paid off (excludes certificate secured loans which require a new loan to be executed upon maturity of certificate); 4) you will be required to resume your payments the following month; and 5) 6) your loan(s) must be current (have no amount past due) to qualify for this offer; 7) certain restrictions may apply: Your loan must be on record at least 6 months. You are allowed only 2 per year per loan and each skip must be at least 4 months apart.(EXCLUDES MORTGAGES)

Skip-A-Pay Request

Please complete this form if you wish to skip your Huntingtonized FCU Loan or Line of Credit payment. You are eligible to skip one payment per loan on a 4 month calendar basis ,(not to exceed 2 a year per loan), and you must submit a request for each loan payment you would like to skip. This is a secure form; your information will not be shared. Your request must be submitted 3 business days prior to payment date or may be denied.

Skip-A-Pay Request Agreement:

By completing this form, I understand that Huntingtonized FCU will review my accounts and that there is a \$35 processing fee per loan that I choose to skip. I understand the **\$35 fee must be available in my Huntingtonized Federal Credit Union savings or checking account (fee will be taken from available funds, checking will be the first source)**, and that I cannot be delinquent (past due) on any loans with Huntingtonized FCU for this request to be approved and processed. Additionally, my loan must have been opened six (6) or more months prior to my first skip pay request.

I am instructing Huntingtonized FCU to skip the following loan payment:

Name: _____

Month: _____ Account# _____

Loan I.D. _____ Loan Type: _____

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Signature _____ Date _____

Approving Loan Officer _____

