



**Enjoy a month off from your vehicle loan.**

Back-To-School Skip-A-Pay is here! You're busy buying school supplies and clothes. You could use the extra cash.

**Simply complete the application below and return it to any of our three offices.**

The Back to School Skip-A-Pay requests must be received no later than August 8th.

A service fee of \$40 per loan will be assessed. You can transfer the fee from one of your Community Trust accounts (indicate which account below) or enclose a check for \$40 per loan. If you choose to Skip-A-Pay, all auto transfer payments will resume after the skipped month.

**Get a \$10 discount on fees!** Return your coupon by August 1st and you'll qualify for a discounted fee of \$30 per loan—a \$10 savings per loan!

**SKIP-A-PAY IS AS EASY AS 1, 2, 3!**



**1.) Choose loan to Skip-A-Pay on.**

Please defer my loan for month indicated:

Auto Loan \_\_\_\_\_ August \_\_\_\_\_  
Member # \_\_\_\_\_ Loan # \_\_\_\_\_

**2.) Read and sign this agreement.**

Skip-A-Pay is only valid with new and used vehicle loans that are in good standing with Community Trust Credit Union. Skipped payments are not covered under Gap Insurance claims. Loans currently under payment arrangements are not eligible to Skip-A-Pay. I understand that the terms and conditions of my loan agreement will apply except that there will not be any regular monthly payments required during the deferral period set forth above. I understand that finance charges will continue to accrue during the deferral period and that deferral of my regular monthly payments will result in my having to pay higher total finance charges. Additionally, I understand that my loan repayment schedule will be extended beyond the original maturity date as stated in the loan agreement. I also understand that Community Trust Credit Union reserves the right to terminate this offer if my financial status changes after the date of this offer. All co-signers/co-borrowers must sign this agreement.

Borrower's Name (Please Print) \_\_\_\_\_  
Daytime Phone (\_\_\_\_\_) \_\_\_\_\_ ext. \_\_\_\_\_ Email \_\_\_\_\_  
Signature \_\_\_\_\_ Date \_\_\_\_\_  
Co-signer/Co-borrower Signature \_\_\_\_\_ Date \_\_\_\_\_

**3.) Arrange fee payment.**

Enclosed is my check for \$ \_\_\_\_\_ (make check payable to Community Trust Credit Union) OR  
Transfer the Skip-A-Pay fee from my: Checking \_\_\_\_\_ Savings \_\_\_\_\_ Other \_\_\_\_\_

(\$30 per loan if request is received by the 1st of the month; \$40 per loan if received after the 1st of the month)  
NOTE: Funds must be made available upon receipt to process request

**NEED MORE INFO? Call 847-662-2050 or see CTCU.org.**

