



NO MATTER WHAT YOU PLAN TO DO ON YOUR VACATION - YOU CAN VACATION FROM YOUR LOAN PAYMENT, TOO!



**G.A.P. Federal Credit Union's
VACATION SKIP-A-PAYMENT**

Dear Member:

As a valued G.A.P. FCU member, you are entitled to skip a payment on your G.A.P. FCU loan this summer (excludes Better Choice, Better Choice Plus, HELOC, Overdraft Protection, modified loans, Trouble Debt Restructure, RV's inclusive, loan specials, new loans (less than 6 mos), real estate including Fast Track, Loans with terms OVER 72 mos and credit card loans). And, if you have more than one loan, you can skip the payment for each loan. **IF YOUR AUTO LOAN IS COVERED BY GAP INSURANCE, YOU CAN ONLY SKIP TWO PAYMENTS OVER THE LIFE OF THE LOAN.** Whether you need the extra money for vacation expenses or some other purpose, you can have it! All you have to do is select the month* you want to skip—either June, July or August—and **FULLY** complete sections A, B, C and signatures on the bottom of the page. If your payment is made by Payroll Deduction or Direct Deposit, your payment will be deposited into your Share Account.

**Skip-a-pay is equal to one monthly payment. Three pay months will only skip the first two biweekly payments. Your credit union account/loan must be in good standing.*

There is a low processing fee of \$25 per loan to take advantage of this service. We will simply deduct the fee from your account! Please be sure the funds are available. Interest will continue to accumulate on your loan during the month you skip your payment.

Downtown (814) 535-4165 ❖ Richland (814)266-8446

Altoona (814)946-0726 ❖ New Stanton (724)925-1324 ❖ www.gapfcu.org

To take advantage of this special opportunity and have some “extra cash” on hand for summer fun, simply complete the coupon below and return to our office.

WE MUST HAVE YOUR COUPON BY CLOSE OF THE LAST BUSINESS DAY OF THE MONTH --NOT INCLUDING SATURDAYS-- PRIOR TO THE MONTH YOU CHOOSE TO SKIP!!

**G.A.P. FCU
111 Franklin St, Rm 224
Johnstown, PA 15901-1876**

VACATION SKIP-A-PAYMENT

A. Indicate month* you want to skip: June July or August

**Skip-a-pay is equal to one monthly payment. Three pay months will only skip the first two biweekly payments.*

B. Fill in Account and Loan Number(s):

Acct# _____ Loan # _____ Loan # _____ Loan # _____

Acct# _____ Loan # _____ Loan # _____ Loan # _____

C. Daytime Phone Number or Email Address:

By signing below I authorize G.A.P. FCU to extend my final loan payment by one month. I authorize the \$25 processing fee per loan to be automatically deducted from my Share Account. I am aware interest will continue to accumulate on my loan during the month I choose to skip a payment and, that payments made through Payroll Deduction or Direct Deposit will be deposited into my account for the month I am skipping a payment. **Your Signature** _____ **Date** _____

Joint Signature, if applicable _____

***Official Use Only:** Attach Receipt for \$25 fee using Option Code MS. Signature verifies teller reviewed all required information is completed for processing

Teller Signature: _____ **Date:** _____