

**NEED EXTRA CASH!!!!!!**  
**PHI FEDERAL CREDIT UNION**

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**SKIP A PAYMENT ON YOUR LOAN WITH PHI FEDERAL CREDIT UNION'S  
SKIP-A-PAYMENT PROMOTION**

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Dear Member,

As a valued PHI Federal Credit Union member, you are entitled to skip a payment on your PHI FCU loan during your *Christmas Special Promotion*. If you have more than one loan, you can skip a payment for each loan. It couldn't come at a better time, and it couldn't be easier to do! Just select the month in which you want to skip- **November or December** and we'll take care of the rest. **If your payment is made through payroll deduction your payment will be deposited into your share saving account.**

There is only a \$25.00 processing fee *per loan* to take advantage of this service. We'll simply deduct the fee *per loan* from your savings account, your share draft account, or you may send a check. **Interest will continue to accumulate on your loan during the month that you skip your payment.**

Take advantage of this special opportunity to have extra cash on hand for your Christmas needs! Simply complete the following information on the coupon below:

1. Indicate which month you want to skip. Payments may only be skipped for one month.
2. List the loan or loans that you would like to skip
3. Return this coupon to the Credit Union by mailing it to us, bringing it to us, or faxing it to us at (337) 232-0026.

**Loans must be current to take advantage of this promotion**

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**SKIP A PAYMENT COUPON**

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NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
CITY, STATE, ZIP \_\_\_\_\_  
SS# \_\_\_\_\_  
DAYTIME PH. # \_\_\_\_\_

1. Circle the month you want to skip:  
November or December
2. List the loan number that you want to skip.  
a. \_\_\_\_\_ b. \_\_\_\_\_ c. \_\_\_\_\_
3. Please deduct the \$25.00 per loan from  
My share account # \_\_\_\_\_,  
My share draft acct.# \_\_\_\_\_.  
I am sending a check. \_\_\_\_\_

PHI FEDERAL CREDIT UNION  
P. O. BOX 82405  
LAFAYETTE, LA. 70598 – 2405  
Ph # (337) 233-2274  
Fax # (337) 232-0026

**Your Signature \_\_\_\_\_ Joint Signature \_\_\_\_\_**

**All parties signing the original loan documents must sign agreeing to skip a payment.**

By signing above, you hereby authorize PHI Federal Credit Union to extend your final loan payment by one month. The \$25.00 processing fee *per loan* will be automatically deducted from the account you marked above. Interest will continue to accumulate on your loan during the month you skip your payment. **If your payment is made through payroll deduction, it will be deposited into your regular savings account.**

**Loans must be current to take advantage of this promotion**