The *extra money* you need to make it through the summer...freedom to breathe.... As a valued CVFCU member, you can save for summer fun by *skipping a month* on your credit union loan! Celebrate summer with *no payment* in May, June, July or August!

If you have more than one loan, you can skip one payment on each! It's so easy to save the money you need for the summer! Just fill out a separate form for each loan you want to skip and send it back to us. Mail to P.O. Box 1660, Lynchburg, VA 24505; fax to 434/528-0166; or bring to any of our branches.

There is no fee to take advantage of this service, but interest will continue to accumulate on your loan during the month you skip your payment. If your loan payment is deducted from another financial institution, the payment amount will be deposited into your CVFCU savings account and will resume as normal the following month.

Skip your car payment ~even if it's not with CVFCU! If you have an auto loan at another institution, this is a great time to refinance your loan. Save money ***every*** month with a great new rate and terms! Phone the Call Center now at 434/528-9016.

Please complete and return by mail, fax, or in person to any branch location at least 7 days before the payment you want to skip is due. Offer ends August 31.

Member Name _____

Member Number _____

Address _____

City, State, ZIP _____

_____
Primary Member Owner Date

_____
Joint Member Owner Date

Skip This Payment! Fill in Loan Type and the month to skip. You may skip one month per loan.* One loan per form, please! Submit additional loans on a separate form. Requests must be received at least 7 days prior to loan due date.

Loan Type _____

❑ May ❑ June ❑ July ❑ August

If your loan payment is automatically deducted from a CVFCU account, please provide the following information:

Member # _____

❑ Checking ❑ Savings

* By signing above I authorize CVFCU to extend the terms and conditions of my original loan agreement. I understand that interest will continue to accumulate on my loan during the month I voluntarily skip my payment. Deferral of my regular or minimum monthly payments will result in higher FINANCE CHARGES over the remainder of my loan. A skipped payment may reduce any GAP claim on insured vehicle loans. All loan payments must be current and are subject to Skip-a-payment criteria and approval. Any loan secured with collateral such as a vehicle loan shall be limited to two skipped payments within a 24 month period. This offer does not apply to Mortgages, Letter Check Loans, Home Equity Loans or Lines of Credit, Visa Conversion or Business Loans or any loan less than 12 months old.