



2300 Buffalo Road
 Building 500-B
 Rochester, NY 14624

Skip your July or August loan payment with Summer skip-a-pay

With summer vacations just around the corner, and all the other fun-in-the-sun activities, you're probably wishing you could take the money normally used for your monthly Gates Chili FCU loan payment and use it for vacations, home projects or a new BBQ grill. Gates Chili FCU's Summer Skip-A-Payment can help you do just that!

As a valued Gates Chili FCU member, you may be able to skip your **July** or **August** payment on your loan this summer. And, if you have more than one loan, you can skip one month's payment for each! If your payment is made through payroll deduction or direct deposit, your payment will be deposited into your savings account. Interest will continue to accumulate on your loan during the month you skip your payment.

The processing fee is just \$25 per loan (excludes real estate loans and credit cards) to use this service. Take advantage of this special opportunity so that you can have some extra cash for your summer expenses. Simply complete the information on the coupon below as follows:

1. Tell us which loan(s) you wish to skip and which month you want to skip
2. Indicate how you would like to pay the processing fee(s).
3. Sign the form -- if there is a co-borrower on the loan, they must sign the form as well.
4. Fax it to (585) 247-3875, drop it off, or mail it along with your payment

Forms must be received **at least 5 days before your due date.**

If you have any questions, please give us a call at (585) 247-1090.

SUMMER SKIP-A-PAY FORM

1. Tell us which loans you'd like to skip:

Acct#: _____ Suffix: _____ Monthly Payment: _____ Due Date: _____ Month: JULY OR AUG
 Acct#: _____ Suffix: _____ Monthly Payment: _____ Due Date: _____ Month: JULY OR AUG

2. Are your loan payments made through automatic payments:

No Yes ----- if yes, Gates Chili District Payroll? No Yes

3. I want to pay the processing fee(s) by:

Check made payable to Gates Chili FCU in the amount of \$ _____
 Deduct from my Gates Chili FCU account number: _____ Suffix _____

4. Borrower and Co-borrower Authorization

By signing below, you authorize Gates Chili FCU to extend your payment by one month. The \$25 processing fee per loan will be automatically deducted from your Gates Chili FCU Savings or Checking Account unless you've sent the proper payment. Interest will continue to accumulate on your loan during the month you skip your payment. The length of your payment will be extended. Payments made through Payroll Deduction or Direct Deposit will be deposited into your Savings Account. Offer excludes Mortgage, Home Equity and Visa loans. You must have made at least six (6) regular payments on your loan. All loan payments must be current to qualify.

Name: _____ Signature: _____ Date: _____
 Name: _____ Signature: _____ Date: _____