

SKIP-A-PAYMENT ON A LOAN...

November 1, 2009– January 31, 2010



Do holiday expenses put a squeeze on your budget? Wouldn't it be nice if you could skip a loan payment to have some extra spending cash for the holidays? Now you can with DOCO's annual Skip-A-Payment promotion! This November, December or January you can skip a payment on one or more of your personal loans with DOCO Regional Federal Credit Union by making a voluntary \$30 contribution per loan payment skipped to DOCO's Community Involvement Fund. All you have to do is complete the attached coupon and return it to the credit union before the due date of your loan during the promotional period of November 1, 2009 through January 31, 2010. You must also submit your Community Involvement contribution and sign a Subsequent Action form (provided by a DOCO loan officer).

All Skip-A-Payment contributions are applied to DOCO's Community Involvement Fund, which benefits charitable organizations in our region.

IMPORTANT SKIP-A-PAYMENT GUIDELINES...

The Skip-A-Payment coupon is valid for one full month's loan payment during November 2009, December 2009 or January 2010 and may not be used in conjunction with any other skip-a-payment coupons. **Please note that you can not skip a payment if you have had loan extensions or delinquencies within the past 90 days.** Finance charges will continue to accrue as explained by the Master Loan Agreement and Disclosure presented when original loan was made. By exercising the Skip-A-Payment option, loan maturity will be extended, and regular payments will resume after the skipped payment period. The Skip-A-Payment offer does not include real estate secured and some other loan types. Please check with a loan officer to verify eligibility. This offer is not valid on payments already credited. **Your coupon must be received and approved before the due date of your loan during the promotional period of November 1, 2009 through January 31, 2010.** You may return your coupon in person, through the mail, or by fax. DOCO Regional Federal Credit Union cannot be responsible for coupons not received and recommends you contact a loan officer prior to faxing or mailing. Terms of this promotion are subject to change without notice at DOCO Regional Federal Credit Union's discretion.



Skip-A-Payment Coupon

- November Payment
- December Payment
- January Payment

Member Name (printed) _____

Type of Loan _____ Acct. # _____

Type of Loan _____ Acct. # _____

Type of Loan _____ Acct. # _____

Type of Loan _____ Acct. # _____

Yes

I want to take advantage of the Skip-A-Payment program. **I have read the guidelines, and I understand that I must return this coupon to DOCO Regional Federal Credit Union before my loan due date during the month I plan to skip a loan payment before January 31, 2010.** I also understand finance charges will continue to accrue as explained by the Master Loan Agreement and Disclosure I received when my loan was made. By exercising my Skip-A-Payment option, my loan maturity will be extended, and my regular payments will resume after the skipped payment period. I agree to voluntarily contribute \$30 per loan payment skipped to DOCO's Community Involvement Fund.

Deduct amount of \$ _____ from Acct. # _____

Member Signature _____ Date _____

(Please attach this coupon and Community Involvement Fund Contribution to your signed Subsequent Action Form.)