

# Skip your January 2019 Consumer Loan Payment

## Can you use a little extra cash after the holiday season?

Southern Mass Credit Union can make that possible with our January 2019 Skip-A-Payment Program\*. As a member in good standing, we wanted to offer you the opportunity to defer your January 2019 consumer loan payment(s) so that you can have extra funds after the holiday season. You can defer your January 2019 payment on any consumer loan as long as it meets the requirements below\*.

### It's easy to take advantage of this offer:

1. Fill out the form below.
2. Return the form by mail, fax it to 508-990-1125, or stop any branch location with the \$35.00 processing fee\*\* for each payment you defer. We can also debit the processing fee from your Southern Mass Credit Union account.
3. Skip your January 2019 payment.

508-994-9971 | [www.southernmass.com](http://www.southernmass.com)  
Fairhaven | Fall River | New Bedford | Plymouth



NMLS # 422864



\*Some restrictions apply. This form and payment must be received prior to your January 2019 payment due date. For installment loans, your January 2019 payment will be added to the end of your loan term. Interest will continue to accrue but all other items and conditions of the loan will remain the same. Any Southern Mass Credit Union Credit Card, First Mortgage loans, Home Equity Loans and Lines of Credit, Fixed Equity Lines of Credit, Leases, Business Loans or Mass Save Heat Loans do not qualify for this program. Loan must be current. \*\*The \$35.00 Finance charge is a processing fee that must be received in a separate check or deducted from a Southern Mass Credit Union account and is nonrefundable. Offer ends 1/31/2019. Other restrictions may apply. Please call for details.

It is mutually agreed by the borrow(s) and Southern Mass Credit Union that, in consideration of a Finance Charge processing fee\*\* of \$35.00 for each loan a payment is skipped. The January 2019 consumer loan payment(s) will be deferred and extended to the end of the original term of the loan(s). All other terms and provisions of the original loan agreement are unchanged and remain in full force and effect. You can take advantage of this offer on more than one consumer loan.\*

**Please select one:**  Processing fee enclosed  
 Please deduct processing fee from my account#: \_\_\_\_\_

Member Number: \_\_\_\_\_

Loan #: \_\_\_\_\_ Loan #: \_\_\_\_\_ Loan #: \_\_\_\_\_

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Co-Borrower/Co-Signer

**Must be signed by the Borrower and the Co-Borrower/Co-Signer (if applicable).**

Stop by any branch location or mail to: Southern Mass Credit Union, 123 Alden Road, Fairhaven, MA 02719, or Fax to 508-990-1125