



## KINGSPORT PRESS CREDIT UNION SKIP-A-MONTH PROGRAM

Thank you for borrowing from your Credit Union. We recognize that there are times in life when our finances need to be directed to other areas, other than our loan payments. As a valued member, we offer you the opportunity to manage these times with our Skip-a-Month Program.

Instead of worrying about making the car payment, you can use that extra cash for other needs for one month per loan per year. Complete the coupon below and return it to us, along with a \$20.00 Skip-A-Month fee. The \$20.00 fee is required to offset administrative and operating expenses. The fee can be withdrawn from your Credit Union accounts. The coupon and fee must be received 5-days prior to your regular due date for the month you wish to use the coupon. **The program does not apply to mortgage or home equity loans.**

If you have questions about the Skip-a-Month Program, please give us a call at our offices listed below. If you need more than one coupon for multiple loans, just ask!

**KINGSPORT PRESS CREDIT UNION**  
**SKIP-A-MONTH COUPON**

Member Name: \_\_\_\_\_ CU Account Number: \_\_\_\_\_  
 Loan Type (car, personal, etc.) \_\_\_\_\_ Payment Amount: \_\_\_\_\_  
 Date(s) to Skip: \_\_\_\_\_ Loan Number (if known): \_\_\_\_\_  
 Daytime Phone: \_\_\_\_\_ Cell: \_\_\_\_\_ Email: \_\_\_\_\_

\$20.00 Skip Fee:  Enclosed  
 Withdraw from Which CC Amount: \_\_\_\_\_

I (We) want to utilize the Skip-A-Month Program. I (We) realize that interest will continue to accrue on the loan and the term of the loan will be extended.

Signature: \_\_\_\_\_  
 Signature: \_\_\_\_\_  
 Loan Officer: \_\_\_\_\_ Date Processed: \_\_\_\_\_

GAP Insurance Disclaimer: Gap insurance purchased through KPCU is limited to a maximum of two deferred payments over the life of the loan. Deferring more than two payments will result in a deficiency balance not covered in the event an insurance claim is filed. The deficiency balance will be the responsibility of the borrower.

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 CHURCH HILL • 755 Highway 11-W • Silver Lake Center • Church Hill, TN 37642 • PHONE: (423)357-4962  
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