

# Bringing Joy this Season

## skip-a-payment



### Just in time for the *Season!*

Everyone could use some extra spending money during the Holiday season.

Take a break from your December or January loan payment and use the money for your Holiday vacation, gifts, expenses or simply save it for a snowy day!

For only \$30 per loan you can be payment free for the entire month.

Fill out the form below and drop it off at a branch or:

#### THE CREDIT UNION WILL BE CLOSED

Oct 8 • Nov 6, 12, 22 & 23 • Dec 24 & 25, 28 & 31 • Jan 1

FAX: 973.732.1698

www.ila1235fcu.com

EMAIL: info@ila1235fcu.com

\* Early Holiday Refinance Fee \$30.00 for all pre-existing Holiday Loan Specials\*



I.L.A. LOCAL 1235  
FEDERAL CREDIT UNION  
973.344.8660

MAIL: 201 Chestnut Street  
2nd floor, Newark, NJ 07105

### I want to be Payment Free!

By signing below, I authorize I.L.A. Local 1235 FEDERAL CREDIT UNION to extend the final loan payment on my loan by one month to accommodate this 1-month loan extension. I understand the terms regarding the continuing accrual of interest.

Loan #: \_\_\_\_\_ Loan Due Date: \_\_\_\_\_

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Member Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date \_\_\_\_\_

#### Select One:

**Month to Skip:**  December or  January

Take the money out of my I.L.A. Local 1235 FEDERAL CREDIT UNION Account # \_\_\_\_\_  Checking or  Savings

\$30 per loan skipped is enclosed My phone number is \_\_\_\_\_

The modest \$30 fee must be received before the Skip-A-Payment Program can be applied. The payment can be made with a check, cash, or directly debited from your I.L.A. Local 1235 FEDERAL CREDIT UNION account. If you wish to have the payment debited from your I.L.A. Local 1235 FEDERAL CREDIT UNION account the \$30 must be available before we can process your request for the Skip-A-Payment Program.