

SKIP – A – PAYMENT

Beacon Community Credit Union knows how expensive Christmas can be, so our Christmas present to **you** is a **Skip – A – Payment** for the month of December 2009.

Skip-A-Payment applies to loans under the open-end agreement to defer the following: **One Monthly loan payment, OR Bi-Weekly payments for month of December, OR Weekly payments for month of December.**

Loans **NOT** included in the Skip-A-Payment are:

Home Improvement Loans

Real Estate Loans

Visa Credit Cards

Past Due or Delinquent loans

New loans with less than six consecutive months payments

Skip-A-Payment coupon is valid for December 2009 **ONLY**, and may not be used in conjunction with any other skip payment option or extension made within the prior 90 days.

To activate your Skip-A-Payment, return the attached coupon to the address below or drop off in our night drop box at one of the Credit Union Offices

BY OCTOBER 28, 2009.

Skip-A-Pays WILL NOT BE ACCEPTED AFTER OCT. 28, 2009

Beacon Community Credit Union

7910 National Turnpike, Louisville, KY. 40214

Phone – (502) 366-6022

Cut along dotted line

Beacon Community Credit Union's Skip-A-Payment Coupon

Account Number

Loan Numbers(s)

I would like to exercise MY skip-a-payment option for December 2009. I understand that finance charges will continue to accrue as explained in my open-end credit agreement. **OFFER EXPIRES OCTOBER 28, 2009**

Date

Member Signature

Phone Number

By skipping payment this may reduce the amount of available insurance coverage through GAP.