

# 2024 Winter Skip-A-Payment\* January Extension Deferral Reply Form

Members with an LLCU loan in good standing<sup>1</sup> may skip one month's payment during the months of November or December - this offer has been extended to the month of January for those qualifying members who DID NOT utilize their November or December Skip-A-Pay. The one month deferred payment will be added to the end of the original term of this loan. Regular loan payments will resume the month following the skipped payment. A \$25.00 fee will be charged per loan deferral. <sup>1</sup>Good standing = No delinquent payments 30 days prior to due date.

## Please complete the form to use your August Skip-A-Pay:

- I would like to skip my January 2025 Loan Payment. By checking this box I understand I am only eligible to skip this payment if I qualified for a 2024 Winter Skip-A-Pay for November or December and DID NOT utilize a Skip-A-Payment for either of those months.

### Account Information

Account Number \_\_\_\_\_

Loan Number \_\_\_\_\_

Loan Number \_\_\_\_\_

Loan Number \_\_\_\_\_

### Method of Payment

(A \$25.00 fee will be assessed per loan)

- I have enclosed a check for the fee(s).  
 I authorize LLCU to debit my checking account for the fee(s).  
 I authorize LLCU to debit my savings account for the fee(s).

By signing below, I agree to amend the terms of my original loan, and extend the life of the loan by one month.

\_\_\_\_\_  
Primary Applicant's Signature

\_\_\_\_\_  
Daytime phone #

\_\_\_\_\_  
Co-Applicant's Signature

Please bring this completed form to your nearest LLCU branch location or mail it to:  
PO Box 3310 Decatur, IL 62524-3310



**llcu.org • 844-222-7788**



\*This special offer is not available on home equity & mortgage loans, one pay notes, loans opened within the last ninety (90) days, loan specials, loans with Collateral Protection Insurance (CPI), or Visa accounts. Other restrictions may apply and deferral subject to Credit Union approval. If your loan payment is normally paid automatically by net check, direct deposit, payroll deduction or through savings transfers, and you accept this deferral of your loan payment, the amount of the payment will remain in your savings or checking account. Payments already applied to the loan cannot be reversed. Please note that if you decide to defer your loan payment, the life of the loan will be extended by one month. Interest and Payment Protection premiums will continue to accrue the month of the deferred payment. Members who have already had two Skip-a-Payments on any one loan during 2024 are not eligible for this offer. Utilizing the 2024 Winter Skip-A-Payment January Extension will count toward total amount of deferrals used in 2025. A maximum of 6 Skip-a-Payments per loan can be applied during the life of the loan. A loan is considered in good standing if not delinquent in payments 30 days prior to payment due date.

For Credit Union Use Only: Ln. # \_\_\_\_\_ L/O initials \_\_\_\_\_ Date \_\_\_\_\_