

Holiday Skip-A-Payment Program

The Holiday Skip-a-Payment program allows you to skip a loan payment AND make a charitable contribution at the same time! During November and December, you can skip your loan payment for a \$25 fee, which is donated to local ministries. Your contribution may even be tax-deductible (please consult with your tax advisor).

Your loan must be current; no real estate loans, credit card loans, or overdraft/line-of-credit loans; no new loans or loan with extensions in last 4 months. Your loan will be extended by one month.

- Print the following form and fill it out.
- Bring the form to a branch, or mail it to 716 E Colorado Ave, Nampa, ID 83686.
- We will advance your next loan payment date to the following month so you can have a little extra cash for the holidays!

(Savings or Checking) Account #: _____

Loan Account / Suffix: _____

Is your payment automatically deducted from your account? YES NO

Which month do you want to skip? November December

I authorize Northwest Christian Credit Union to withdraw a \$25.00 fee for donation to a local ministry from my share account for each loan payment. I wish to skip one payment (total fee is required in advance). I understand that my loan will be extended one month for the payment I skip. If the loan is an automatic deduction, payments already posted will not be reversed. I also understand that interest will continue to accrue at the contract rate including the month I have chosen to skip and that this payment deferral will result in an extension of the maturity date. All borrowers for the loan must sign this authorization form. **Co-signers are required to sign authorizing the 'Skip a payment' request.**

Member Signature: _____

Co-Applicant Signature: _____

Phone: _____ Date: _____



This institution is privately-insured to \$500,000 per account. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.