

**PADUCAH TEACHERS FEDERAL CREDIT UNION**

Invites you to

# Skip a Loan Payment!

**Skip-a-Payment Coupon**

Received by \_\_\_\_\_ Date \_\_\_\_\_

Name \_\_\_\_\_

Account # \_\_\_\_\_

Ph. # \_\_\_\_\_

Please defer my payment(s) for month of \_\_\_\_\_ on the loan(s) listed:

\_\_\_\_\_  
Note #

\_\_\_\_\_  
Note #

\_\_\_\_\_  
Note #

\_\_\_\_\_  
Note #

Enclosed is my \$10 per loan processing fee, or

Transfer the funds from Acct # \_\_\_\_\_

By signing below, I agree to the stated conditions. I understand the terms of my original loan agreement will apply, except there will be no payment due for the month listed above. I understand that finance charges will continue to accrue during the deferral period, resulting in higher total finance charges over the life of the loan, and my loan repayment term will be extended. A \$10 processing fee will be charged for each payment deferred with no more than on payment per loan being deferred per calendar year. Payments may be deferred on multiple loans. This offer is not valid on any mortgage loans. All loan payments must be current to qualify for this offer and the loan open for a minimum of six months. This offer is subject to approval.

\_\_\_\_\_  
Signature of Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Co-Borrower/Co-Signer

\_\_\_\_\_  
Date

(All applicable co-borrowers/co-signers must also sign this form.)

Please present this coupon at PTFCU or mail it to: Paducah Teachers FCU, P.O. Box 2550, Paducah, KY 42002-2550.