

The holiday season is a great time to take a break from your loan payments!

Dear member,

If your KCCU account is in good standing and your loan payments are up-to-date, you may qualify to participate in our Skip-A-Payment offer for the month of **November or December**. This offer is available for your credit union loan(s) on which you have made at least 3 consecutive payments—excluding any type of mortgage loan, line-of-credit and MasterCard. **There is \$10 processing fee for each loan you skip.** We can add the fee to your loan balance, deduct it from your KCCU savings or checking account, or you may pay it by check. Be sure to return this form at least 10 days before the month you choose to skip. (Please see full disclosure/terms below.)

Yes, I agree to the terms and I want to participate in the **Kimberly Clark Credit Union 2010 Holiday Skip-A-Payment Offer**.

Primary member/borrower's signature

KCCU member/account number

Date

Daytime phone number
(____) _____

Home phone number
(____) _____

E-mail address

Submit Skip-A-Payment form to:
Kimberly Clark Credit Union
1520 N Second St., Memphis, TN 38107
Fax (901)521-4644
kccu@kimberlyclarkcu.org

Choose/check only ONE month:

November 2010 [] **OR** December 2010 []

To skip ALL eligible loans, check here: []

OR

Indicate below the specific loan(s) you wish to skip.

Loan # _____ Loan # _____

Loan # _____ Loan # _____

Loan # _____ Loan # _____

Processing fee options: The processing fee is \$10 per loan. Please indicate your method of payment.

[] Add the processing fee(s) to my loan balance(s).

[] Transfer fee(s) from my savings [] or checking [].

[] My check for \$ _____ is attached.

2010 Holiday Skip-A-Payment Disclosure/Amendment to Loan Agreement(s)

You will not owe a payment during the month you skip, although interest will continue to accrue on your loan, and if your loan is covered by Credit Life/Disability, the monthly premium will still be added to the loan on the skipped month. The skipped payment will extend the loan beyond the original pay off date, and may reduce any claim paid on a GAP insured vehicle loan.

If your loan is paid by payroll deduction, KCCU automatic withdrawal, or an electronic debit/ACH originated by Kimberly Clark Credit Union, it will **NOT** be necessary to make any changes in the amount of your current deduction, withdrawal or ACH. **Just remember that the amount deducted/withdrawn will not be transferred to your loan; it will stay in your KCCU account and be available for you to withdraw.** If your payment normally originates from **another** financial institution, you will need to contact them to cancel payment for the month you choose to skip. If you pay your loan by Bill Payment, you will need to adjust your payment date.

To participate in this offer, complete this Skip-A-Payment Request and return it to Kimberly Clark Credit Union at least **ten (10) days** before the month you choose to skip. You may fax your form to **1-901-521-4644**, e-mail it to **kccu@kimberlyclarkcu.org**, or mail it to the address on this form. **If you are paying the processing fee(s) by check, be sure to enclose payment with this form.**

Your payment(s) will resume following the month you choose to skip. Kimberly Clark Credit Union reserves the right to withdraw this offer on an individual basis subject to payment history/criteria. If you are not approved for Skip-A-Payment, you will be notified and you will not incur a processing fee.