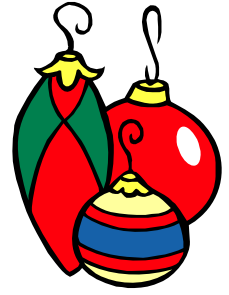


# HOLIDAY SKIP-PAYMENT

Need some extra cash for the holidays?

Skip payment(s) on your loan(s) with  
MCTFCU!



Dear Member,

How would you like to skip payments on your credit union loan(s), so you'll have extra money for those holiday season expenses? As a valued MCTFCU member, you're entitled to skip payments on your credit union loan this holiday season. If you have more than one loan, you can skip payment(s) for each. Just select the month(s) you want to skip - December, January, or both - and we will take care of the rest. **A \$35.00 FEE WILL BE CHARGED PER LOAN PER MONTH** (Fees must be available in account before skip-pay(s) will be activated).

Sign up for our Holiday Skip-Payment program today and get the extra cash you need for that special gift, holiday trip, or any other holiday plans you may have. Simply provide the following information on the coupon below:

- \*Indicate which month(s) you'd like to skip a payment(s)
- \* Circle the loan(s) you wish to skip
- \* You **MUST** mail or fax coupon to MCTFCU on or before the deadline, Nov. 30, 2011

## HOLIDAY SKIP-A-PAYMENT COUPON

Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City, State, Zip: \_\_\_\_\_  
 Phone #: \_\_\_\_\_  
 Acct # \_\_\_\_\_

1. Indicate month(s) to skip  
 December \_\_\_\_\_ January \_\_\_\_\_  
 15th \_\_\_\_\_ 15th \_\_\_\_\_  
 30th \_\_\_\_\_ 30th \_\_\_\_\_

MCTFCU  
 P.O. Box 2666  
 Key West, FL 33045-2666  
 Fax to: 305-293-9588  
 Deadline: Nov. 30, 2011

2. Circle loans to skip  
 Auto/Boat (one month only)  
 Personal  
 Loan # \_\_\_\_\_  
 \_\_\_\_\_

Your signature \_\_\_\_\_ Joint Signature \_\_\_\_\_

By signing above, you authorize MCTFCU to extend your final loan payment by one to two months. Interest will continue to accumulate on your loan during the month you skip your payment(s). Payments made through Payroll deduction or Direct deposit will be deposited into your Share Savings account for the month(s) you are skipping your payment(s). This promotion will **NOT** apply to mortgages or loans in a delinquent status.

