**SKIP – A – PAYMENT**

Beacon Community Credit Union knows how expensive life can be, so we are offering you a *Skip – A – Payment* for the month of December 2018.

Skip-A-Payment applies to loans under the credit agreement to defer the following: *One Monthly loan payment, OR Bi-Weekly payments for month of December, OR Weekly payments for month of December.*

Loans **NOT** included in the Skip-A-Payment are:
- Real Estate Loans
- Visa Credit Card
- Modified Loans*
- Past Due or Delinquent loans
- New loans with less than six consecutive months’ payments

Skip-A-Payment coupon is valid for December 2018 **ONLY**, and may not be used in conjunction with any other skip payment option or extension made within the prior 90 days.* Must be member in good standing.

To activate your Skip-A-Payment, return the attached coupon to the address below or drop off in our night drop box at one of the Credit Union Offices **BY CLOSE OF BUSINESS NOVEMBER 16th, 2018**

**Skip-A-Pays WILL NOT BE ACCEPTED AFTER NOVEMBER 16th, 2018**
Beacon Community Credit Union 7910 National Turnpike, Lou KY. 40214
Shepherdsville Office: 138 Orion Drive, Shepherdsville, KY 40165
Phone – (502) 366-6022 Fax – (502) 366-6297

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**Beacon Community Credit Union’s Skip-A-Payment Coupon**

<table>
<thead>
<tr>
<th>Account Number</th>
<th>Loan Numbers(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>I would like to exercise MY skip-a-payment option for December 2018. I understand finance charges will continue to accrue as explained in my credit agreement. <strong>OFFER EXPIRES NOVEMBER 16, 2018</strong> $20 fee per loan included in Skip-A-Pay option.</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Date</th>
<th>Member Signature</th>
<th>Phone Number</th>
</tr>
</thead>
</table>

By skipping payment the amount of available insurance coverage through GAP, credit disability or credit life may be reduced. Skip a pay may extend the original terms of your loan.