

Skip A Loan Payment



This is always a favorite Metro Credit Union offer. Skip a loan payment or payments in November or December and use that extra cash for the holidays.

To take advantage of this offer, simply complete the Skip-A-Payment form below and return to the Credit Union. Your request will be processed quickly to help make your holiday season more enjoyable.

Name:

Current Address:

Email Address:

Acct. Number: or SSN: Phone: Number:

Preferred method of contact: Phone Email Mail

Skip one or more loan payments.

Mortgage loans & Home Equity lines of credit and workout loans are not eligible.

I would like to skip the following loan payments (check all that apply):

Auto: Signature/Bill Consolidation: VISA: LOC:

For the Month of (check one): November: December:

➔ **\$25.00 Processing Fee per skip:** must be paid via transfer from Savings or Checking or by enclosing a check with this application. Please indicate preference. This action may create a negative balance if sufficient funds are not available.

By signing this Loan Payment Skip Application, I acknowledge that interest will continue to accrue on my loan(s) and that the term of loan(s) will be extended by one additional month. If I elected the optional Debt Protection & Credit Disability Insurance, I understand that the monthly premium for this coverage will be added to the principal balance. To qualify, I understand that my accounts must be in good standing. All new loans require one monthly payment. There is a \$25.00 processing fee for each loan skipped. Mortgage, Home Equity & Workout loans are not eligible. Offer expires: 12/31/18

Signature, Primary Borrower:

Co-Borrower Signature (if applicable):

Please return your completed and signed form to any Metro Credit Union office.

Office Use Only	Payroll Frequency	<input type="text"/>	Amount	<input type="text"/>	
	Stop Date	<input type="text"/>	Start Date	<input type="text"/>	
	Application Date	<input type="text"/>	Date Processed	<input type="text"/>	
		Payroll Suffix	<input type="text"/>	Loan Suffix	<input type="text"/>
		Processor's Initials	<input type="text"/>	Payroll Initials	<input type="text"/>



\$500 Holiday Loan



Name:

Current Address:

Email Address:

Acct. Number or SSN: Phone Number:

Preferred method of contact: Phone Email Mail

Employer: Employment Date:

Annual Gross Income: Please place loan proceeds in the following account: Savings: Checking:

\$25.00 application fee applies to all applicants regardless of approval status.

To qualify for Metro's \$500 Holiday Loan, all applicants must meet the following requirements:

1. Three months current job time
2. Direct Deposit with Metro Credit Union. Minimum of \$350.00 per month.
3. No active bankruptcies
4. No Workout loan(s) with Metro Credit Union
5. No current delinquencies on Metro Credit Union loans

Other credit options may exist. Please contact the credit union at 402.551.3052 for more information.

By signing below, I (we) acknowledge that all disclosures (front, back, Truth In Lending) on this application have been provided and read.

Signature, Primary Borrower:

Co-Borrower Signature (if applicable):

\$25 application fee will be deducted from selected account, which may create a negative balance if sufficient funds are not available.

Please allow three to five days to process once we receive.

\$500 Holiday Loan Truth-in-lending Disclosure/Agreement

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate <h3>18.00%</h3>	FINANCE CHARGE The dollar amount the credit will cost you <h3>\$23.85</h3>	Amount Financed The amount of credit provided to you on your behalf <h3>\$500.00</h3>	Total of Payments The amount you will have paid after you have made all payments as scheduled <h3>\$523.85</h3>
Your Payment Schedule Will Be: Number of payments Amount of payments <h3>5</h3> <h3>\$100.00*</h3> <h3>1</h3> <h3>\$23.85*</h3>		Late Charge All loans more than 5 days past due will be assessed a late payment fee of \$25.00. Any late fees incurred will be added to the minimum monthly loan payment.	Application Fee <h3>\$25.00</h3> Charged on all applications regardless of approval status.
Security Interest: Collateral securing other loans with the Credit Union may also secure this loan. You are giving a security interest in your shares and dividends, if any, your deposits and interest in the Credit Union. You acknowledge and agree that your pledge does not apply to any periods that you are a covered borrower under the Military Lending Act.			
Prepayment: There is no pre-payment penalty. *Payments are due monthly beginning no more than 45 days after loan date. Final payment may slightly vary based on number of days between first payment and loan date.			

\$500 Holiday Loan

Metro Credit Union's \$500.00 Holiday Loan has an annual interest rate of 18.00% with minimum monthly payments of \$100.00 (paid through automatic transfers that coincide with your Direct Deposit) and an approximate term of six (6) months. To qualify, members must have at least three (3) months job time with their current employer and an account in good standing. Members are required to utilize Direct Deposit (minimum \$350 per month) to have their payroll deposited into a Metro Credit Union account. Members that are in a Chapter 7 or 13 bankruptcy or have a Workout Loan do not qualify for this Holiday Loan offer. There is a \$25.00 application fee on all Holiday Loans. Some restrictions may apply.

This statement is being submitted to obtain credit and I/We certify that all information herein is true and complete. I/We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I/We agree to be bound by the terms and conditions of this loan agreement. Acceptance of the loan proceeds indicates acceptance of the loan agreement. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended. One Holiday Loan per member. Offer expires: 12/31/18.

MILITARY LENDING ACT DISCLOSURE

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums, fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). Please call us at 1 (844)213-7179 to receive disclosures orally.

Please return your completed and signed form to any Metro Credit Union office.

Office Use Only

Payroll Frequency	<input type="text"/>	Amount	<input type="text"/>
Payroll Suffix	<input type="text"/>	Start Date	<input type="text"/>
Account	<input type="text"/>	Loan Suffix	<input type="text"/>
Application Date	<input type="text"/>	Date Processed	<input type="text"/>
Processor's Initials	<input type="text"/>	Payroll Initials	<input type="text"/>