**Skip** a payment for a little extra **Jingle** in your pocket this holiday season!

It’s as easy as…

1. List up to two (2) loans you would like to skip the payments

***\*EXCLUDES   
Real Estate, Home Equity, Share Secured, Overdraft Loans, Signature Loans, & Credit Cards (Any Unsecured Loans)***

1. Choose which one (1) month you want to skip
2. Pay the $35 fee for **each** loan skipped by authorizing payment from

your NuVista account or pay by check

**Loan Account Number(s)\* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Choose Your Month I Authorize a $35.00 Processing Fee**

**⃝ NOVEMBER ⃝ DEDUCT FROM MY: SAVINGS \_\_\_\_\_ CHECKING \_\_\_\_\_\_**

**⃝ DECEMBER ⃝ MY CHECK IS ENCLOSED FOR $35.00**

**⃝ JANUARY**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**MEMBERS PRINTED NAME MEMBERS SIGNATURE DATE**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_**

**MEMBER CONTACT NUMBER INITIALS OF EMPLOYEE DATE REC’D**

**Membership/Account(s) must be current and in good standing. Other loans may not be eligible if negative amortization will result. NuVista Federal Credit Union reserves the right to refuse any Skip-A-Payment request.**

**This waiver may not be used if the loan has had less than 6 consecutive monthly payments made or if you have had an extension on a loan within the last 6 months.**

**Please return this authorization to NuVista *no later than 10 days prior to your payment due date*.**

**Each time you choose to take advantage of the Skip-A-Payment promotion, the original terms of your loan(s) are being extended by one month which will affect your interest and final payment amount. The skipped payment(s) may also reduce any GAP claim on insured loans.**

**If you have any questions, please see a Financial Service Officer.**

**By signing above, you understand the terms of this waiver.**

***Please return your slip to a* Member Service Representative, *mail to* NuVista, PO BOX 1085, Montrose, CO 81402, *fax to* 970-249-8895. *It can also be* scanned in as an attachment and submitted *through your online banking account.***