

Need Extra Cash?

TAKE A PAYMENT HOLIDAY*.



GEORGIA'S OWN CREDIT UNION

Some months you just need a break, which is why Georgia's Own offers a payment holiday*. For only a \$25 fee, you are able to skip a payment on your Georgia's Own loan. You can do this once a year, up to four times over the life of each loan. To get started, fill out the form below.

After filling out the form, please submit it to Georgia's Own via the online banking message center, mail to Georgia's Own Credit Union, c/o Loan Department, P.O. Box 105205, Atlanta, GA 30348, fax to 404.881.2950 or drop off at one of our 23 Branch Locations.

DATE _____ NAME _____

THE \$25 FEE (PER LOAN) WILL BE ADDED TO THE BALANCE OF THE LOAN.

Are you currently set-up on a recurring payment initiated by Georgia's Own Credit Union? yes no
If you answered yes, please contact Member Solutions (404.874.1166 ext. 3302) to temporarily disable the recurring debit.

LOAN #: _____ AMOUNT: _____ WHAT MONTH AND YEAR WOULD YOU LIKE TO SKIP?
MONTH _____ YEAR _____

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BORROWER'S SIGNATURE: _____ PHONE NUMBER: _____

**For qualified members. By skipping your loan payment by one month, you authorize Georgia's Own Credit Union to extend your final loan payment. Finance charges will continue to accrue on your unpaid balance. Your account must be in good standing and have a minimum of 12 consecutive months of payments made to take advantage of this offer. The Credit Union reserves the right to determine if prior subsequent actions may disqualify your account. Should you request a payment holiday, you will be charged a \$25.00 processing fee (per loan). A granted payment holiday entitles the member to skip one (1) month's regular payment on the specified loan. The regular payment schedule will resume the month following the elected payment holiday month. Limit, one payment holiday granted per loan 12 month period, provided your Georgia's Own accounts are in good standing and no payment suspensions have been granted within the 12 months, with a maximum of 4 over the life of each loan. Real Estate, Visa, Cash Now and Day Note Loans excluded. If you have any form of voluntary insurance or warranty coverage in connection with the loan in which you seek to skip a payment, you should ensure your election to skip a payment does not affect your coverage.*