Dear Member,
Raytown-Lee's Summit Community Credit Union wants to wish you happy holidays and allow you to skip your November, December, or January, payment (s) for any or all eligible loans. Take advantage of RLSCCU Holiday Skip-a-Payment program and use the extra cash for gifts, a well-deserved vacation, or year end taxes.

Don't Wait! Send your request before your payment is due!

1. Decide which month (only one) and loan payments you would like to skip, (you must skip the same month for all eligible loans). This offer does not include First mortgage loans, Home Equity Lines of Credit, Home Improvement loans, or VISA Credit Cards.
2. Complete and sign the request below. All borrowers must sign the form.
3. Include your check for the service fee or indicate which of your RLSCCU accounts you would like us to debit. The fee for this program is based on your monthly loan payment.

Monthly Loan Payment	Skip-A-Payment fee
To $100.00	$5.00
$100.01-$200.00	$10.00
$200.01-$300.00	$20.00
$300.01-$400.00	$30.00
$400.01-$500.00	$40.00
$500.01-Plus	$50.00

4. If you elect to take advantage of this service, it is **your** responsibility to stop any automatic payments for your loan(s).

Happy Holidays,

Carrie West, President

YES! I want to take advantage of the Skip-A-Payment offer. I have read and agree to the terms below.

Member Name_____Account Number_____

I want to skip my payment(s) for ***one*** of the following: For the following loan suffixes:

November 2026 December 2026 January 2027 (***Pick only one month***)

Loan #_____ Loan Type_____ Loan #_____Loan Type_____

Loan #_____ Loan Type_____ Loan #_____Loan Type_____

Please deduct the service fee: Savings Checking
My Check is enclosed #_____ Date_____

Borrower(s) Signature(s)_____
Updated phone number_____ cell #_____
Email Address_____

By signing above, I understand the terms and conditions of my loan agreement are unchanged and remain in full force and effect, except that there will not be any regular payment(s) required during the deferral period. I also understand the interest will continue to accrue on the outstanding balance during the deferral period and until the loan is paid in full, that I continue to make the schedule payment(s) until all principal and interest is paid in full and the net effect of this deferral will be to lengthen the term of my loan. *Raytown-Lee's Summit community Credit Union reserves the right to refuse any Skip-A-Payment request and will advise you only if your request is denied.* ***Request must be received five days before the payment is due.*** *One payment must be paid before member can take advantage of this offer.*