



219 North Palm Avenue
Palatka, FL 32177

Stuck over how to pay for the
holidays and your loan too?



Fold, tape and mail

Place
stamp
here

Putnam County Teachers Credit Union
219 North Palm Avenue
Palatka, FL 32177



We have a sweet solution

You can choose to skip one payment on any and all PCTCU loans — in November, December, or January — for only a \$25 processing fee per loan.

As long as your loan is current, has been open at least three months, and your deposit accounts are also in good standing, you can opt to use your regular loan payment for gifts, travel, entertaining, or any other expenses this time of year.

This offer does not apply to mortgages, credit cards, or delinquent loans.

Just mail, fax to (386) 328-0546, or bring this form to PCTCU and you'll have more money for the holidays.

Yes!

I want to skip the following loan payment(s)

Pay \$25 and skip your loan payment

(See conditions)

Terms and Conditions

I hereby authorize Putnam County Teachers Credit Union to withdraw a \$25.00 processing fee from my account, add the fee to my loan, or I enclose a check for each loan payment I would like to skip in November, December, or January.

I understand my loan(s) will be extended for a period equal to the payment skipped and that interest will accrue from my actual date of last payment and at the same annual percentage rate as on my original agreement.

By signing here, I agree to amend the terms of my original agreement accordingly. This payment deferral and the processing fee will result in an increase in the Finance Charges disclosed on the original promissory note.

Account number: _____

Loan number/type: _____

Payment amount: \$ _____

Month to skip: November December January

Account number: _____

Loan number/type: _____

Payment amount: \$ _____

Month to skip: November December January

Printed Name of Account _____

Signature _____

Date _____

Check enclosed Debit my share account Add to my loan