



Get wrapped up in family, not loans.



Credit Union of New Jersey
The freedom to prosper.

With Holiday Skip-A-Payment*, you can focus on what matters most during the holiday season: creating lasting memories with your loved ones. By skipping a payment on your personal, vehicle or boat loan, you'll have some extra jingle for entertaining, travel or even a gift for yourself.

Simply complete and return the coupon below by November 17th to skip your December 2018 payment, or by December 14th to skip your January 2019 payment. We'll deduct the low \$35 processing fee per loan directly from your Share Account.

No matter the season, we offer a variety of loan programs designed to meet your every need. Just stop by or call us at 609-538-4061.



Holiday Skip-A-Payment Coupon

To skip your payment, fill out the coupon and submit it by one of the following methods:

- Drop off at any branch
- Mail to: 1301 Parkway Ave. / P.O. Box 7921 Ewing, NJ 08628
- Email a **signed** PDF to: memberservices@cnj.org
- Fax to: 609-530-0437

Name: _____

Account #: _____

Daytime Phone #: _____ Evening Phone #: _____

Your Signature: _____

SIGNATURE REQUIRED FOR PROCESSING

Joint Signature (if applicable): _____

By signing above, you authorize Credit Union of New Jersey to extend your due date by one month. This will extend the maturity date until you have paid the loan in full. Payments made through Payroll Deduction or Automatic Payment will be deposited into your account for the month you are skipping your payment. The \$35 processing fee per loan will be automatically deducted from your share account. *Loan payments can be skipped only on personal, vehicle or boat loans. In order to qualify for this promotion, all accounts and loans must be in good standing and each loan cannot be skipped more than twice per year. Interest will continue to accrue on your loan during the month you choose to skip your payment. If you miss your loan payment due date for the month the Skip-A-Payment coupon is due, your skip will be declined even if we received the coupon on time.

For Credit Union Use Only

Loan 1 Suffix #: _____ Loan 3 Suffix #: _____ Date Received: ____/____/____

Teller #: _____ Loan 2 Suffix #: _____ Loan 4 Suffix #: _____ Date Completed: ____/____/____

Indicate the month you want to skip:

- December 2018 January 2019

Frequency of payments:

- Weekly Bi-Weekly
 Monthly Semi-Monthly

Circle the loan(s) to skip:

IMPORTANT:

In order to be processed, this coupon must be received by 11/17/18 to skip your 12/18 payment or 12/14/18 to skip your 01/19 payment.

Federally Insured by NCUA, Equal Housing Lender.