



*Don't skip the holidays...*

## *Skip-A-Payment and Give-A-Gift too!*

Take advantage of Heritage Federal Credit Union's Skip-A-Payment program and skip a loan payment this holiday season as well as give a gift to a local charity.

Get the extra money you need to handle those gift-giving expenses. It's easy! Just fill out, sign and return the Skip-A-Payment coupon on the reverse side, and we'll take care of the rest.

*Happy Holidays from your friends at*

**Heritage**<sup>®</sup>  
**Federal**  
CREDIT UNION

812-253-6928 ★ [www.hfcu.info](http://www.hfcu.info)

*Yes!* Please defer my loan payment(s) for the month of \_\_\_\_\_ 2009.

Enclosed is my \$35 processing fee **-OR-**

Transfer the Skip-A-Payment fee from my \_\_\_\_\_ (Checking) \_\_\_\_\_ (Share) \_\_\_\_\_ (Club)

Name (please print): \_\_\_\_\_ Account Number: \_\_\_\_\_

Signature: \_\_\_\_\_ Co-Signer (if applicable): \_\_\_\_\_

*Give-A-Gift too!* HFCU will donate \$5 of the \$35 processing fee to one of the local charities below:

MS Society

Riley Credit Union for Kids

Ronald McDonald House

Please present this coupon to a financial services consultant or manager, or mail to Heritage Federal Credit Union, Attn: Main Office, P.O. Box 189, Newburgh, IN 47629-0189. I understand the terms and conditions of my loan agreement will apply, except there will not be any regular monthly payment during the month listed above. I understand finance charges continue to accrue during the deferral period, deferral of my regular monthly payment will result in my having to pay higher total finance charges, and my loan repayment schedule will be extended. There is a \$35.00 processing charge for each payment deferred and no more than two deferrals per loan will be granted during a 12 month period. Payments may be deferred on multiple loans. If you have GAP insurance on your auto loan, it will cover one skipped payment during the life of the loan. This offer is not valid on first mortgage loans and revolving accounts. All loan payments must be current to qualify for this offer and open for six months. This offer is subject to approval. \$5 donation applies only to deferral applications completed through December 31, 2009.

Equal Opportunity Lender