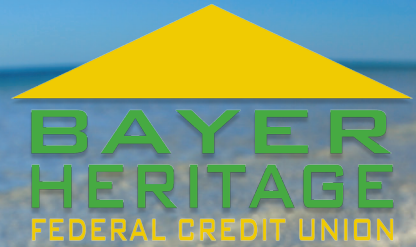


Take a vacation...

*from your
loan payment!*



Send in your coupon as soon as possible and enjoy the summer fun!

Yes, I would like to Skip-A-Loan payment in: (choose one)

June 2011

July 2011

August 2011

I understand that this coupon may be used for multiple loans at the cost of \$30 per loan.

Member Name: _____

Account Number: _____

Loan Number(s): _____

Daytime Phone Number:(_____) _____

Cell Phone Number:(_____) _____

Is The Payment Automatically Deducted? Yes No

Transfer \$30 Fee From: Share Savings Checking

Check Or Fee Included

All requests to skip a payment must be approved by the loan department. By signing this card you agree to amend the terms of your original agreement and to repay the entire unpaid balance and accrued interest. To be eligible for this special offer, all credit union accounts must be in good standing. Please note that interest will continue to accrue at the same rate as your initial loan. The accrued interest may make your final payment higher than your regular payment. Skipping the payment extends your loan.

I/we also understand that this action will not change the amount or extend the period of any insurance coverage that may be on the loan. Any credit insurance benefits will be calculated according to the original loan terms and insurance certificate and may not fully cover the balance of the loan.

*Receiving promotion does not automatically qualify loan for the skip-a-pay program.

*Must return form 5 days prior to loan payment due date.

*Mortgages, Home Equities, Mobile Home, Indirect Lending Loans and Lease-Like Lending are not eligible for this program.

Borrower Signature: _____ Date: _____

Complete and return this postcard to the Bayer HFCU branch office nearest you or

Fax To: (304) 455-6781



RR 1 Box 12
Proctor, WV 26055
Phone: (304) 455-4029
Toll-Free (800) 272-6003
Website: www.bayerhfcu.com



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