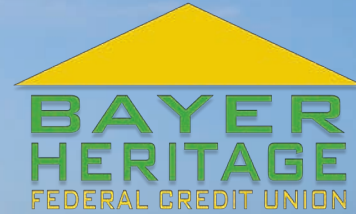


# RELAX

this  
Summer with



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

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

June 2009

July 2009

August 2009

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.

\*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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Return Service Requested