

# Community Connect Federal Credit Union

A Community Partner for Life

Fourth Quarter (Fall) 2020

## Holiday Hours

October 12<sup>th</sup>, 2020: Closed

November 11<sup>th</sup>, 2020: Closed

November 26<sup>th</sup>, 2020: Closed

December 24<sup>th</sup>, 2020: Closing at 12:00pm

December 25<sup>th</sup>, 2020: Closed

December 31<sup>st</sup>, 2020: Closing at 12:00pm

January 1<sup>st</sup>, 2020: Closed

## Connecting with you in this issue about:

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*Great CD rates!*

Stop in today and ask one of our friendly Member Service Representatives about our CD Rates!



## Holiday Loans!

\$750 min - \$1,250 max

16.00% APR\* - in October

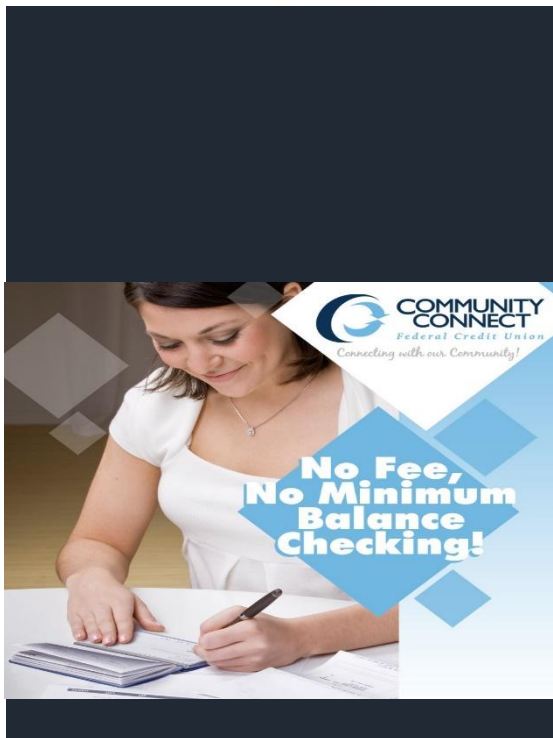
17.00% APR\* - in November

18.00% APR\* - in December

10/1/2020 – 12/31/2020

\*certain restrictions apply

*Sign up for E-Statements!*



\*\*APY – Annual Percentage Yield  
\*APR – Annual Percentage Rate  
Rates are subject to change without notice

# ***Skip-A-Pay***

***Bring this form in to SKIP your loan payment in  
November, December or January!***

Skip-A-Pay Form						
Name: _____		Co-Applicant: _____		Account Number: _____		
<b>Circle Current Payment Method:</b>		Coupon Book/OTC		Payroll Deduction		Scheduled Transfer
Loan # _____	Suffix # _____	Payment \$ _____	Frequency _____	Due Date _____	Fee \$30.00	
Loan # _____	Suffix # _____	Payment \$ _____	Frequency _____	Due Date _____	Fee \$30.00	
Loan # _____	Suffix # _____	Payment \$ _____	Frequency _____	Due Date _____	Fee \$30.00	
Loan # _____	Suffix # _____	Payment \$ _____	Frequency _____	Due Date _____	Fee \$30.00	
Please deduct the total fees of \$ _____: From: Checking # _____ Savings # _____ Check # _____						
I/We hereby request Community Connect Federal Credit Union to allow me/us to Skip-A-Payment on the Loan(s) listed above, due on the date indicated. I/We understand that if Community Connect Federal Credit Union grants the request as indicated, interest will continue to accrue on the balance of the loan and the payment we are deferring will require us to make additional payments in order to pay off the loan.						
Member's Signature _____				Date _____		
Co-Applicant's Signature _____				Date _____		
Please read the following terms and conditions carefully: To be eligible for the Skip-A-Payment, 1) You must have made three (3) consecutive payments on the loan and all credit union accounts must be in good standing (less than 30 days past due in the past 12 months); 2) Loans must have originated three months prior to be eligible; 3) Borrower and Cosigner must agree and sign the Skip-A-Payment coupon. 4) If we are unable to stop your ACH payment, your skipped payment may be delayed until the next scheduled payment; you are also required to stop automatic payments yourself. 5) Loans paid by payroll deduction or automatically, the funds will remain in your account; 6) Interest/Finance charges will continue to accrue at the rate provided by your original loan agreement, during and after the Skip-A-Payment; 7) When deferring your payment it will result in your having to pay higher total finance charges than if you made your original scheduled payments; 8) Skip-A-Payment will extend the terms of your loan(s) and you will have to make extra payment(s) after your loans would have otherwise been paid off; 9) Your payments will resume the following month after the Skip-A-Payment; 10) You may only skip one of the following months, November, December or January. 11) The following loan types are not eligible for Skip-A-Payment: Visa Credit Cards, Mortgages, Home Equity Lines, Home Equity Loans, Certificate Secured Loans, or Work Out Loan types; 12) Other restrictions apply.						

# Thank you for being a member!