



**Go ahead...Free up some extra cash with a holiday extension!**

Members in good standing \*, may skip their **December** payments. Simply complete the bottom portion of this letter and 1) return it to any of our four branches or 2) fax it to 432-268-6120 or 3) mail it to Citizens Federal Credit Union, P.O. Box 425, Big Spring, TX 79721.

There is a **\$40.00 processing fee for each loan** extended. Please include the processing fee for each loan when returning this form. We cannot draft your fee from an account outside Citizens FCU.

**Act now!** Some restrictions do apply; see below for details. Your request must be received at least ten (10) business days prior to the due date of your loans to prevent automatic payments being processed.

*Citizens Federal Credit Union*

**Holiday Extension Agreement**

Check one box to indicate which loans you are requesting a 1 month extension.

Please defer my December payment on all loans under the Account # below, or

Please defer my December payment on specific loans under Account # \_\_\_\_\_.

Loan# or Payment\$ 1: \_\_\_\_\_ Loan# or Payment\$ 2: \_\_\_\_\_ Loan# or Payment\$ 3: \_\_\_\_\_

Check one box to indicate how you wish to pay for each loan extended.

Please debit my  Citizens FCU Savings or  Citizens FCU Checking Account, or  find a check enclosed for **\$40.00 per loan** extended. We can not draft your fee from an account outside Citizens FCU.

Eligibility and Signature

\* To qualify for this offer, your account must not be past due; your request is being made more than 90 days after you received your loan proceeds; and you have not requested another extension agreement in the last 365 days. By signing below you agree to a 1 month extension per loan. I understand the interest (finance charge) will continue to accrue and that your payment(s) will resume the following month and continue until the total amount has been repaid.

Signature of Borrower: \_\_\_\_\_ Date: \_\_\_\_\_

Phone# \_\_\_\_\_ E Mail Address# \_\_\_\_\_