



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 five 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 Account # _____, or
 - Please defer my December payment on specific loans under Account # _____.
- Loan# or Payment\$: _____ Loan# or Payment\$: _____ Loan# or Payment\$: _____

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# _____