

# Ring In The New Year With Extra Cash!

# 2018

Dear Member:

Everyone here at First Missouri Credit Union is excited about the new year and all the possibilities it will bring. We want you to be excited as well, which is why the credit union is giving you the option to skip your **January** loan payment(s)!

**For a small fee, you can put off any or all of your eligible First Missouri Credit Union January 2018 loan payments through our Skip-A-Payment program.\*** Keep the money you would have spent on your payment(s) and give yourself extra cash in 2018! Just think of all the things you could plan; the possibilities are endless!

Calculating your Skip-A-Payment fee is easy! Simply pay 10 percent of your usual monthly payment. Use this formula to determine the amount due:

$$\text{January payment} \times .10 = \text{fee}$$

For example, if your usual payment is \$289, multiply 289 by .10 to equal \$28.90.

To register for the Skip-A-Payment program, please complete and return a Skip-A-Payment coupon noting your payment method for the fee(s) **ON OR BEFORE** your **January loan payment due date**. You may do this by:

- Submitting the coupon online at [www.1stmocu.org](http://www.1stmocu.org) by clicking on the Skip-A-Payment link in the News section, or
- Completing and returning the attached coupon.



*First to serve. Built to last.*

[www.1stmocu.org](http://www.1stmocu.org)  
(314) 544-5050

1690 Lemay Ferry Rd.  
St. Louis, MO 63125

4102 First Missouri CU Dr.  
St. Louis, MO 63129



## Skip-A-Payment Coupon

**Yes! I want to skip my January 2018  
FMCU loan payment(s)!**

Name \_\_\_\_\_

Member # \_\_\_\_\_

Email \_\_\_\_\_

Daytime Phone # \_\_\_\_\_

Evening Phone # \_\_\_\_\_

### Please debit my (check one):

Savings Account # \_\_\_\_\_

Checking Account # \_\_\_\_\_

Check Enclosed # \_\_\_\_\_

### I would like to skip:

Loan # \_\_\_\_\_

Payment Amount \_\_\_\_\_

Fee Amount (\$10 min./\$50 max.) \_\_\_\_\_

Loan # \_\_\_\_\_

Payment Amount \_\_\_\_\_

Fee Amount (\$10 min./\$50 max.) \_\_\_\_\_

Loan # \_\_\_\_\_

Payment Amount \_\_\_\_\_

Fee Amount (\$10 min./\$50 max.) \_\_\_\_\_

I hereby request to Skip-A-Payment on my loan(s) as shown above. I acknowledge that the fee is considered a finance charge and will increase my effective annual percentage rate for the month skipped.

Signature \_\_\_\_\_

Date \_\_\_\_\_

\*Does not apply to mortgages or Visa® credit cards. Member must be current on all loan payments and make all December payments. Members are allowed only one Skip-A-Payment per every 12 months. The fee must be a minimum of \$10, but not to exceed a maximum of \$50. Interest will continue to accrue on loan(s) at the current rate, and the maturity date will be extended one month. Contact FMCU for complete details.