

# Ring In 2023 With Extra Cash!

Plus Enter to Win \$100!

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 2023 loan payments through our Skip-A-Payment program.<sup>2</sup>** Keep the money you would have spent on your payment(s) and give yourself extra cash in 2023! Just think of all the things you could plan; the possibilities are endless!

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

January monthly payment x .10 = your fee  
For example, if your normal payment is \$289, multiply 289 by .10 to equal \$28.90.  
*Minimum Skip-A-Payment (SAP) fee is \$10. Maximum SAP fee is \$50.*

To register for the Skip-A-Payment program, please complete and return a Skip-A-Payment coupon noting your preferred payment method, and include a check or transfer fee(s) authorization **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 **for a chance to win \$100**, or
- Completing and returning the attached coupon and fee, if applicable.

<sup>1</sup>NO PURCHASE NECESSARY TO ENTER OR WIN. Odds of winning depend on the number of entries received. Members must complete their skip-a-payment coupon online on or before their January loan payment due date and no later than 1/31/23 to be eligible. One entry per member number. FMCU will contact winners no later than 2/10/23. Contact FMCU for complete details on all offers.

[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 2023 FMCU loan payment(s)!**

NOV22-351MCI

Name \_\_\_\_\_

### I WOULD LIKE TO SKIP:

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

Loan #	Payment Amount	Fee Amount (\$10 min./\$50 max.)
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Email \_\_\_\_\_

Loan #	Payment Amount	Fee Amount (\$10 min./\$50 max.)
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**Please debit my (check one):**

\_\_\_\_\_

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

\_\_\_\_\_

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

\_\_\_\_\_

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

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

<sup>2</sup>Offer does not apply to mortgages or Visa® credit cards. Member must be current on all loan payments and make all December loan payments to participate. 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.