

Take on

2024

with more cash!

Dear Member:

The coming year is going to be an exciting one for First Missouri Credit Union, and we look forward to the new year and all the possibilities it will bring. We're helping you take on 2024 by giving you the option to skip your **January** loan payment(s)! Our annual skip-a-payment program that our members know and love is back, with some changes on where to find the form:

- Watch for an email to arrive in early December.
- Register now for skip-a-payment using the form on this page.

For a small fee, you can put off any or all of your eligible First Missouri Credit Union January 2024 loan payments through our Skip-A-Payment program (provided you've made your December 2023 payment).* Keep the money you would have spent on your payment(s) and give yourself extra cash to take on 2024!

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. The maximum SAP fee is \$50.

To register for the Skip-A-Payment program, please submit a Skip-A-Payment form 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 form online,
- or
- Printing, completing and returning the form below with your fee.

You choose how you want to take on 2024!

**Offer does not apply to mortgage 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 by one month. Contact FMCU for complete details.*



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



SKIP-A-PAYMENT COUPON **Yes! I want to skip my January 2024 FMCU loan payment(s)!**

Name _____

Member # _____ Daytime Phone # _____

Email _____

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.)
_____	_____	_____
_____	_____	_____
_____	_____	_____

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 _____

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