

# Celebrate

# 2025

# with extra cash!

Dear Member:

First Missouri Credit Union looks forward to the new year and all the possibilities it will bring. We're helping you celebrate 2025 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. Here's 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 2025 loan payments through our Skip-A-Payment program!\*** Keep the money you would have spent on your payment(s), and give yourself extra cash to celebrate 2025.

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 celebrate 2025!**

*\*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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Federally insured by NCUA



## SKIP-A-PAYMENT COUPON **Yes! I want to skip my January 2025 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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