



Photo: muha...

# SKIP YOUR LOAN PAYMENTS!

## HOW WOULD YOU LIKE TO SKIP YOUR LOAN PAYMENTS DURING THIS VACATION SEASON?

## VACATION SKIP-A-PAYMENT 2009

Are gas prices bringing you down? Kemba is going to allow you to **skip your loan payments** so you can still enjoy a vacation! Please read below for details.

As a valuable KEMBA member, you are allowed to skip all qualifying loans with KEMBA **for the month of July** (some restrictions apply).

If you wish to skip all your loans please indicate that below, otherwise please list which loans you would like to skip. It couldn't be easier to do. Just fill out the coupon below!

If your payments are made by payroll deduction, the amount of your payments will be deposited into your checking/savings account. **There is a \$35.00 processing fee for each loan skipped. Don't send KEMBA any money. We will simply add the fee to your loan balance.**

### Benefits

- Have more spending money for your vacation
- No out of pocket to set up
- Simple and easy to complete

### Restrictions

- Does not apply to Hassle Free loans, emergency loans, mortgage loans, or overdraft loans
- Loans must be active for 90 days
- Your account must be in good standing and your loan payments current

Just fill out the information below and mail back to:

KEMBA Delta Federal Credit Union  
4095 American Way, Suite 10  
Memphis, TN 38118

**Applications must be submitted by June 30, 2009**

\*By signing above you authorize KEMBA to advance your next loan payment date to the month following the one selected. There is a \$35 processing fee for each loan skipped, that will be added to your loan balance. Interest will continue to accumulate on your loan during the month you skip your payment. Payments made through payroll deduction or direct deposit will be put into your savings/ checking account during the month you are skipping.

Print Name \_\_\_\_\_ Social Security # \_\_\_\_\_

Your Signature \_\_\_\_\_ Account # \_\_\_\_\_

Co-Signer Signature \_\_\_\_\_ Phone # \_\_\_\_\_  
(If Applicable)

Do you wish to skip all your loans that qualify?

- Yes
- No, please specify which loan \_\_\_\_\_