

# Need Extra Cash For Summer?

You can add some extra cash to your summer budget this year by taking advantage of Skip-A-Pay, our offer for you to postpone making one month's payments on your qualifying\* RiverLand loans. Skip-A-Pay is a great way to get extra cash for the Summer! We offer you the option of skipping your loan payments in either June, July or August – you decide. Just tell us in advance which month of qualifying\* loan payments you would like to skip and the money is yours to spend as you choose! To take advantage of Skip-A-Pay, there is a \$30 per loan processing fee which will be added to your loan balance.

## Apply for Skip-A-Pay Today! It's as easy as 1-2-3!

1. Complete the brief information requested on the attached application.
2. Select the month you would like to skip payments and complete the loan information requested.
3. Sign, date, and return the application to the Credit Union (all co-signers' signatures are required for processing).

Applications may also be obtained online at [www.riverlandcu.org](http://www.riverlandcu.org).

STAPLE OR TAPE CLOSED AND MAIL TO THE CREDIT UNION OR FAX TO 504-576-5626.

## YES! I WANT TO SKIP-A-PAY!\*

### 1. Print clearly.

Name \_\_\_\_\_ Account # \_\_\_\_\_  
Street \_\_\_\_\_ Apt. # \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Day Phone # \_\_\_\_\_ Cell # \_\_\_\_\_ E-mail \_\_\_\_\_

### 2. Select the month in which you would like to skip payments.

Select only one month:  June 2010  July 2010  August 2010

**This application must be received by RiverLand at least 10 days prior to the first payment in the selected month.**

Select the loans on which you would like to skip payments.

There is a \$30 per loan Skip-A-Pay processing fee which will be added to each loan balance.

Your loan account number and your loan type are both available on your loan statements.

Loan Account # \_\_\_\_\_ Loan Type \_\_\_\_\_  
Loan Account # \_\_\_\_\_ Loan Type \_\_\_\_\_  
Loan Account # \_\_\_\_\_ Loan Type \_\_\_\_\_

### 3. Read, sign, date, and return to RiverLand (for fastest processing, fax to 504-576-5626).

By deferring either the June, July or August payment(s), I/we understand interest will still accumulate on the outstanding balance and that by taking advantage of this offer, the final loan payment may be extended by one month. If payments are weekly, bi-weekly, semi-monthly or monthly, the entire month of payments will be skipped. Payments made through payroll deduction or Direct Deposit will be deposited into my savings account for the month. I/we will resume payments as scheduled (the unpaid interest will be collected first), and all the terms and conditions will apply, following the month skipped as indicated above. I/we also understand that by choosing to skip payments on a vehicle loan having a Guaranteed Asset Protection policy that I/we will be responsible to repay to the Credit Union any skipped payments in excess of the policy limitations or expiration date. I/we understand there is a \$30 processing fee per loan which will be added to the loan balance and this fee is included in the finance charge for the billing statement on which the fee appears causing the APR to exceed the contracted rate. I/we accept that all of my/our accounts with RiverLand Credit Union must be in good standing and final approval is at the discretion of the Credit Union.

**All signers, including co-signers, on the loan(s) must sign below:**

Signature \_\_\_\_\_ Date \_\_\_\_\_  
Signature \_\_\_\_\_ Date \_\_\_\_\_  
Signature \_\_\_\_\_ Date \_\_\_\_\_

**This application must be received by RiverLand at least 10 days prior to the first payment in the selected month.**

**Fax, mail, or deliver your completed application to:**

504-576-5626 • RiverLand Credit Union, 639 Loyola Avenue – Suite 220, New Orleans, LA 70113  
Entergy Mail: L-ENT-RCU

**\*The following loans are not eligible for Skip-A-Pay:**

- Delinquent loans and accounts not in good standing
- Loans with balances less than \$1,000
- Any type of Real Estate Loan
- Consolidation Loans
- Revolving Lines of Credit
- Grand Loans
- Revoked MasterCard® Loans

For more information, call one of our friendly account representatives: 504-576-5800x2 or 800-586-4RCU(4728)x2.