

New Dimensions Federal Credit Union has a simple solution to ease your stress and free up extra cash. The name says it all: Skip-A-Payment!

Simply choose a New Dimensions Federal Credit Union loan payment you would like to skip. What could be easier?

You can unwrap all these benefits:

- **Convenience:** No hassles, no headaches, no waiting for approval.
- **Flexibility:** Buy gifts, pay off some bills or enjoy a weekend getaway. It's your money, so you can use it any way you like.
- **Peace of mind:** Free up some extra cash just when you need it most.

To apply for Skip-A-Payment, simply fill out the application and return it to us. We'll do the rest!

Skip-A-Payment is as easy as 1, 2, 3:

1. Decide which New Dimensions Federal Credit Union loan payment you would like to skip.
2. Fill out the application and return it to us.
3. Free up the cash!

Free up cash—it's yours for the asking!

A Fee of \$25.00 per loan is due at time of application



Skip-A-Payment Application

Please read carefully, sign and return.

If a joint account, all borrowers must sign. Please return before the first eligible payment is due.

Name _____

Address _____

City _____ State _____ Zip _____

Daytime Phone _____

Email Address _____

Account # _____

I want to skip my loan payment for:

Payment Date _____

Account # _____

Loan Type _____

I wish to participate in New Dimensions Federal Credit Union's Skip-A-Payment Program. Please defer payment for the loan(s) on this application. I understand that in order to be eligible to participate in the Skip-A-Payment Program, my loan payment(s) must be on time. I understand that interest will continue to accrue on the outstanding balance of my loan until it is paid in full. I understand that I continue to be responsible for the entire outstanding principal and interest of my loan, and that I will be responsible to continue to make the monthly payments after the original maturity date until all principal and interest is paid in full and that my pledge of security shall remain in effect until the loan is fully repaid. I understand that our next regular payment will be due on the scheduled payment due date following the month I have elected to skip a payment. I also understand that any credit life and/or credit disability insurance on my loan will not extend beyond the original maturity date of the loan(s). This offer does not apply to real estate loans or credit cards.

Yes! I want to take advantage of the New Dimensions Federal Credit Union Skip-A-Payment offer. I have read and agree to the terms above.

Borrower's Signature _____ Date _____

Co-Borrower's Signature _____ Date _____

SERVICES OFFERED

- Share Deposit Accounts
- Share Draft (Checking) Accounts
- Monty Moose Youth Savings Program
- Take Charge Young Adult Savings
- Sixty Plus Senior Program
- Share Certificates
- IRA Certificates
- Market Index Certificates (IRA)
- Certificate Savings (Tiered) Accounts
- Club Accounts
- Small Business Services
- Traditional and Roth IRAs
- Coverdell Education Savings Accounts
- ATM
- Night Deposit Box
- Teller-PhoneSM
- Online Anytime Internet Account Access
- Click-n-Pay Bill Pay Service
- CUe-Statements via the Internet
- VISA[®] Check and Credit Cards
- Payroll Deduction
- Maine Advantage Education Loans (Federal Stafford Student and Plus Loans)
- Auto Loans
- Personal Loans
- Recreational Vehicle Loans
- Real Estate Loans
- Home Equity Line of Credit
- Construction Loans
- Life and Disability Insurance Programs (available to qualified borrowers)
- Guaranteed Auto Protection Program (GAP Plus)
- Route 66 Extended Warranty
- ID TheftSmart[®] (Identity Protection)
- Indirect Lending Program
- Safe Deposit Boxes
- Coin Stream[®] (coin machine)
- Financial Planning
- ACH/Wire Transfers
- Money Orders
- American Express Traveler's Checks
- American Express Gift Checks
- U.S. Savings Bonds
- Federal Tax Payments Accepted
- Free Notary Service
- Signature Guarantee Service
- Fax and Photocopying
- Voice Mail

Skip-A-Payment



New Dimensions
Federal Credit Union

There is a difference!

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