

SKIP-A-PAYMENT

just in time for the holidays!



Metro Plus Credit Union wants to put more cash in your pocket this holiday season! Skip your loan payment in **November** or **December 2026** — completely **FREE**.

To qualify, you must:

- Be current on all loans.
- In order to allow adequate time to process your skip payment request, we kindly ask that you notify Metro Plus Credit Union in writing no later than 3 days prior to the end of the month, preceding the month that you wish to skip by completing and signing this form via faxing it to 859-258-3993, dropping it off at our main branch (1565 McGrathiana Parkway Lexington KY, 40511), or emailing us at loans@metroplusscu.org.

We know the holidays can stretch your budget, so think of this as an early gift from your Credit Union — because it's all about *People Helping People*.

Yes! **I WANT TO SKIP MY LOAN PAYMENT!**

Check One: ☐ November 2026 ☐ December 2026

Loan Account # _____ Loan Account # _____

Loan Account # _____ Loan Account # _____

Name _____ Account # _____

Signature _____ Signature _____

Remember, to be eligible to skip your payment you must meet the specified requirements and return this form to Metro Plus Credit Union three days before the last day of the month prior to the month you want to skip your payment. If you have a joint loan, both signatures are required.



METROPLUS
CREDIT UNION

Contact Us! | metroplusscu.org | (859) 258-3990

Interest will continue to accrue and the term of the loan will be extended. The following loans are not eligible for Skip-A-Payment: Loans in default, VISA Credit Cards, Back-to-School Loans, Home Equity Line of Credit Loans, Credit Builder Loans, 1st Mortgage Loans, Closed End 2nd Mortgage Loans, Lines of Credit Loans, Share Secured Loans, Certificate Secured Loans, and Overdraft Protection Loans. To qualify to skip a payment the member would have to be in good standing with no delinquent payments greater than 30 days during the previous 12 months, the member must have made at least 3 months consecutive payments if it is a new loan, and have no more than 1 extension in the previous 12 months.