"SKIP-PAYMENT" AUTHORIZATION

Once again, the Heart O'Texas Federal Credit Union will allow members in good standing to have a "SKIP-PAYMENT" at Christmas this year. This applies to all loans except Real Estate, Student Loans, loans granted in the last 90 days and loans past due during the year. Remember that interest continues to accrue at your current rate and your note will be extended. THE PAYMENTS THAT MAY BE SKIPPED WILL BE THOSE DUE BETWEEN NOVEMBER 16TH AND DECEMBER 15TH. If you would like to take advantage of this, please indicate the loans that you would like to have the payment skipped and sign below.***ATTENTION: SKIP PAYMENTS WILL BE DEDUCTED FROM ANY FUTURE GAP INSURANCE CLAIM.**

Mail to: P. O. Box 446, Copperas Cove, Texas 76522
P. O. Box 11, Waco, TX 76703

Loan # _____ Payment _____ Loan # _____ Payment _____

Loan # _____ Payment _____ Loan # _____ Payment _____

_____ _____
Signature Acct. Number Co-Signer Signature (If Applicable)

PLEASE NOTE: If you have a military allotment, Direct Deposit, or Payroll Deduction which makes the loan payment, DO NOT STOP YOUR DEDUCTION for the month!

_____ Please mail check to: (Name) _____

(Address) _____

(City, State, Zip Code) _____

_____ Deposit to my Checking Account _____ Deposit to my Share Account