



Skip-a-Payment & Have Some  
Extra Jingle  
For The Holidays!



Take advantage of our "Holiday Skip a Loan Offer" during the months of November & December 2011 & January 2012. You may choose ONE MONTH to skip a loan payment without penalty. This offer applies to each loan you have with Cognis Credit Union EXCEPT Cash -N-Dash Loans, Visa and Home Equity loans. To qualify, all loans must be current and no overdrawn savings or checking accounts, other restrictions may apply.

Name: \_\_\_\_\_ Acct # \_\_\_\_\_

Loan # \_\_\_\_\_ Skip (Nov) (Dec) or (Jan)

Loan # \_\_\_\_\_ Skip (Nov) (Dec) or (Jan)

Loan# \_\_\_\_\_ Skip (Nov) (Dec) or (Jan)

Loan # \_\_\_\_\_ Skip (Nov) (Dec) or (Jan)



Interest will continue to accrue on unpaid balance. Skipping payment (s) will extend the length of the loan. Gap Ins. payouts me be affected.

Enclosed is my check/money order for the \$25.00 Fee (s)

Please debit my primary share savings account for the \$25.00 Fee (s)

Please debit my share draft checking account for the \$25.00 Fee (s)

Borrower 1 signature \_\_\_\_\_ Date \_\_\_\_\_

Borrower 2 signature \_\_\_\_\_ Date \_\_\_\_\_

Owner of Collateral \_\_\_\_\_ Date \_\_\_\_\_

Special  
November, December & January

The processing fee is \$25 per loan. If you have any questions, contact the credit union at (815) 939-6049 or (815)933-7711 Offer ends 1-31-2012 If you would like to take advantage of this offer, fill in the information above and bring it in to our Office, fax to (815) 939-6014 or (815) 933-5802 or mail to: Cognis Credit Union 2525 South Kensington, Kankakee, IL 60901

By signing above I desire that the above noted payment (s) be skipped and I authorize the credit union to advance the due date on the loan(s) specified by one month. I understand that the credit union will not do this if any of my debts at the credit union are past due or if any of my savings/checking accounts are overdrawn, other restrictions may apply. I authorize the credit union to deduct the fee per loan from my savings or checking account unless I enclose another form of payment. I understand that if I do not pay by cash or check and if I do not have the funds available in my savings or checking account on the day the form is received by the credit union this form will be returned to me and my payment (s) will be due as normal. I understand that interest will continue to accrue on the loan(s). (I understand by skipping a payment, the maturity or final payment date as disclosed on my note, truth in lending disclosure, and/or security agreement will be extended beyond the date originally disclosed.) If you have a vehicle loan with GAP Insurance, you may only use Skip-A-Payment option 2 times within the life of the loan without affecting the GAP payout at total loss. In addition, I am aware that by skipping payment(s) the benefit from disability or life may be reduced by the amount of the payment skipped. I understand that anyone who is a cosigner or joint borrower on the loan(s) must also sign before the payment(s) can be skipped.

Internal Use Only

Next Due Date \_\_\_\_\_ Fee Posted \_\_\_\_\_ Processed by \_\_\_\_\_ Date \_\_\_\_\_