



We're Here For You
 Canal Ponds Business Park
 100 Marina Drive
 Rochester, NY 14626
 www.summitfcu.org

Looking for some EXTRA HOLIDAY CASH? GO AHEAD... SKIP-A-PAYMENT!

Dear Valued Member:

Wouldn't it be nice to have some extra spending money this holiday season? It's easy to do! The Summit is offering members an opportunity to skip their Summit December loan payment with our **Holiday Skip-A-Payment*** program. Simply complete the coupon below and return it in the enclosed envelope with the \$25 fee by December 1, 2009 to take advantage of this special offer.

If your loan payments are automatically paid from your Summit account, the payments will continue to be deducted from your paycheck each period and deposited into your Summit account. However, by returning this coupon and paying the \$25 fee, your **December** loan payment will not be transferred onto your loan. That means any payroll deposits made for your December payment will be available for withdrawal. To access these funds, just call Quik Tran, The Summit's 24-hour Teller-By-Phone service, at (585) 453-TRAN or (800) 321-TRAN. In addition, you can reach us via Summit Online Access at www.summitfcu.org or The Summit's Member Service Center at (585) 453-7030 or (800) 836-SFCU, extension 7030.

Remember, to take advantage of this special offer, you must return the coupon by December 1, 2009 to skip your **December** payment. Only one Holiday Skip-A-Payment coupon needs to be completed per Summit account number for all your Summit loan suffixes under that account. If you have any questions about Holiday Skip-A-Payment, please call The Summit at (585) 453-7030 or (800) 836-SFCU, extension 7030.

Don't worry about your loan payment this holiday season. *Skip it!*

*Skip-A-Payment service is not available for mortgage and home equity loans, any loans secured by real estate, share or certificate secured loans, overdraft line of credit, line of credit, Wheels for Work loans, or VISA® credit cards. If your loan payment is past due, you will not be able to take advantage of this special offer. Only **one** \$25 fee will be charged **per account**, regardless of the number of loan suffixes you elect to skip. Interest will continue to accrue on your outstanding principal balance during this time and the term of your loan may be extended. Loans being paid through disability insurance are not eligible for skip-a-payment. Since your signature is required, we are unable to accept telephone requests.



*Skip your
 December
 loan payment
 with
 The Summit's
 HOLIDAY
 SKIP-A-PAYMENT!*

*Simply complete the coupon
 below and return it by
 December 1, 2009.*

Skip-A-Payment Coupon

Please return coupon by December 1, 2009.

FOR LOAN DEPT USE ONLY: Teller # _____ Date _____

Name _____ Member Account Number _____

Address _____ City, State, Zip _____

Daytime Telephone Number: () _____ Evening Telephone Number: () _____

Please apply this coupon to:

- All of my Summit loans
- Only the following loan(s): New Auto Used Auto Rec. Vehicle Personal Other _____

(Exclusions include: Mortgages, Home Equity Loans, Past Due Loans, Share or Certificate Secured Loans, Overdraft Line of Credit, Line of Credit, Wheels for Work Loans, and VISA® Credit Cards.)

Please pay the \$25 fee:

- With my enclosed payment of \$25 (Checks are to be made payable to The Summit Federal Credit Union)
- By transferring \$25 from my Account #: _____ Suffix # (Circle one): Share 1-Savings Share 8-Checking Other _____
 (Transfer will be made same day coupon is received)

I understand that by returning this coupon to The Summit Federal Credit Union by December 1, 2009, I will be eligible to skip my December loan payment(s) normally due on the above loan(s). I also understand that interest will continue to accrue on my outstanding principal balance during this time, and the term of my loan(s) may be extended. In addition, any insurance that I have on my loan(s) will terminate on the date outlined in my original loan agreement. I understand that if I fail to return this coupon by December 1, 2009, or if I have not paid the \$25 fee by that date, my normal loan payment transfer(s) will be made in December 2009. Should this occur and funds are not available to complete my normal loan(s) payment(s), I may be subject to late fees as outlined in my loan agreement. If I have GAP insurance on my loan, I understand that all principle amounts not paid when due under the original loan documents because of the changes made by this Agreement shall be deemed to be in default for purposes of calculating the GAP amount in the event of a total loss of the vehicle.

Primary Borrower's Signature _____ Date _____