

Take a Holiday From Your Loan Payment



**HOLIDAY
FUN STARTS
WITH SFCU**

AND PUT EXTRA CASH IN YOUR POCKET WITH SKIP-A-PAY

If you want a little extra cash this holiday season just skip making your loan payment at the credit union. Members in good standing can skip their loan payment or payments during December, 2015* for a maintenance fee of \$15 per loan. To skip one or more of your SFCU loan payments you must first submit a Skip-A-Pay form to the credit union before December 1, 2015.

ASK US FOR DETAILS.

**HAPPY HOLIDAYS
TO YOU AND
YOUR FAMILY
FROM THE BOARD
OF DIRECTORS,
MANAGEMENT
AND STAFF OF
SAINT FRANCIS
CREDIT UNION.**

* Skipping a payment will simply extend your loan another month. All interest will continue to accrue at the current periodic rate. This offer does not apply to loans that are more than 30 day delinquent or to loans that are secured by real estate. Payroll deduction payments will begin again the first payday in January 2016.