



Dear Valued Member,

We are pleased to offer you the opportunity to **enjoy more available spending money** this Holiday season and into the New Year! Due to your good standing at **FreeStar Financial Credit Union**, you can choose to skip a payment in **November, December, or January** for all your qualifying loans at a mere fee of **\$35 each**.

Take advantage of this limited time offer now by returning the coupon below before your loan payment date:

1. Scan signed coupon and email to **lending@freestarfinancial.com**,
2. Fax your completed coupon to **586-468-6881**,
3. Bring your coupon **into any of our branches**, OR
4. Mail your completed coupon to:
Lending Department, FreeStar Financial Credit Union, P.O. Box 2800, Mt. Clemens, MI 48046-2800

The fee can be simply deducted from your account or added to your loan.

***Your payments must be up-to-date at the time of your request for a skip-a-payment. Credit cards, mortgages, holiday loans, business loans, Fresh Start loans, and all types of Lines of Credit do not qualify for this offer. Interest will continue to accumulate on your loan during the month you skip your payment, which may cause the maturity date on each loan to be extended. Skipping a payment may reduce the amount of any benefits you would receive from credit disability, life, and/or GAP insurance should a claim be filed. Qualifying loan types include: personal, power sport, RV, auto, boat, and share-secured loans. Approval for this promotion is subject to the discretion of the credit union based on your payment history with FreeStar Financial. We reserve the right to revoke this offer at any time. Should you not qualify, you will be notified by phone or mail immediately.*

WINTER SKIP-A-PAYMENT COUPON

Account Number: _____ Member Name: _____

Submit this coupon to FreeStar Financial Credit Union 5 business days before the due date of your loan(s). Please list the loans you wish to skip and the corresponding month.** (One skip per loan).

Loan #: _____ Month to skip: Nov. ___ Dec. ___ Jan. ___

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I use Direct Deposit/Payroll Deduction or Automatic Transfers from my FreeStar Financial savings or checking account to make my loan payments.

I have set up automatic payments from another financial institution through FreeStar Financial Online Loan Payments.

Please transfer the **\$35 fee for each loan** from:

Savings Checking Add to Loan

Print Name: _____ Phone #: _____

Signature: _____ Date: _____

****You are responsible for canceling the payment for the month that you are skipping. By signing above, you authorize FreeStar Financial Credit Union to extend your final loan payment by an additional month. The \$35.00 fee(s) will be automatically added to your loan unless otherwise indicated above. Interest will continue to accrue on your loan during the month you skip your payment. Please keep a copy of this form for your records.**