



If you or your family have been affected by the COVID-19 pandemic we have solutions for you. We understand that during these unprecedented times that you may be facing some financial challenges – We are here to help. Our Emergency Skip-a-Pay program allows you to skip up to 3 monthly payments on your Consumer or Home Equity Line of Credit now through June 2020.

For Mortgage Skip-A-Payment requests, please contact 586-466-7800 Option 2.

To take advantage of this offer, complete the form below and submit your request by fax to (586) 468-6881, email lending@freestarfinancial.com, or mail to FreeStar Financial Credit Union, P.O. Box 2800, Mt. Clemens, MI 48046, or return to any branch location.

*For a loan to be eligible, it must have closed prior to March 15, 2020. Payments must not be greater than 30 days delinquent at the time of the request for Skip-A-Payment. If your loan is being paid by credit disability insurance, loan payment cannot be skipped. Qualifying loan types include personal, power sport, recreational, auto, marine, and share-secured loans, line of credit, holiday, mobile home, and business purpose. Interest will continue to accumulate on your loan during the month you skip your payment, which will cause the maturity date on each loan to be extended. All other terms and conditions of your original security agreement remain in effect. 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. We reserve the right to revoke this offer at any time, for any reason. Should you not qualify, you will be notified by phone, mail, or email upon receipt. Approval for this promotion is subject to the discretion of the credit union based on your repayment history and your accounts are in good standing.

Mortgage and Home Equity Skip-A-Pay requests can be made by contacting 586-466-7800 Option 2.

Name: _____ Last 4 Digits of Account Number: _____

Please list the loans you wish to skip and the corresponding month(s) (up to 3 months skipped per loan.)

Example:

Loan # 2 Months(s) to Skip: April, May, June

Loan # _____ Month(s) to Skip: _____

Loan # _____ Month(s) to Skip: _____

Loan # _____ Month(s) to Skip: _____

Loan # _____ Month(s) to Skip: _____

Loan # _____ Month(s) to Skip: _____

Print Name: _____ Daytime Phone: _____

Email: _____

Your Signature: _____ Date: _____

By signing, you authorize FreeStar Financial Credit Union to extend your final loan payment(s) by an additional month. Interest will continue to accrue on your loan during the month you skip your payment. I understand that any automatic payments are my responsibility to suspend for the selected month skipped at least 5 days prior to the due date. Please keep a copy of this form for your records.

Take Your *Dreams* Higher.



P.O. Box 2800, Mt. Clemens, MI 48046
586-466-7800 www.freestarfinancial.com
Equal Opportunity Lender

