

Build a better holiday...



Make your holiday season merry with fewer worries about post-holiday bills!

KONE Employees Credit Union would like to help make your winter just a bit easier by offering a special Skip-A-Pay option just for our members. Take a break from your monthly loan payment, and use the money for a vacation, special purchase, post-holiday bills, or anything you want!

Here's how it works: For a small processing fee, you may skip either your January or February 2015 loan payment – pushing it back a month. You can even skip a payment on more than one loan! All it takes is a small processing fee for each loan account you'd like to skip. (This offer is good for all loans in good standing except credit cards.)

To take advantage of this offer, complete and return the form below to one of our friendly representatives, scan and email it to konecu@konecu.com or fax it to 309-757-0037.

NOTE: This is a limited-time offer. **We must receive your request by December 15, 2014 to skip your January 2015 payment or by January 15, 2015 to skip your February 2015 payment.**

The processing fee is \$10.00 per monthly loan payment up to \$99.99, and \$25.00 per monthly loan payment of \$100.00 or more (if you make weekly payments, your processing fee is based on the monthly total payment). You may only skip one month's payment per loan. By accepting this offer, you agree that the finance charge on your loan will continue to accrue and the terms of your loan will be extended by one month. Not included in the Skip-A-Pay option are delinquent loans and VISA Credit Cards. Your signed request must be received by December 15, 2014 to skip your January 2015 payment or by January 15, 2015 to skip your February 2015 payment. Some restrictions apply. Ask a credit union representative for details.

ADDRESS

4502 27th Street, Suite K
Moline, IL 61265

HOURS

8:00 am- 4:00 pm CST
Monday - Friday

PHONE

Toll Free: 877-675-6237
Main number: 309-736-6461
Fax: 309-757-0037

WEBSITE

www.konecu.com

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Look for us on the KONE Inc Intranet



KONE EMPLOYEES CREDIT UNION WINTER SKIP-A-PAY REQUEST FORM

Name _____
Co-Borrower _____
Address _____
City/Str/Zip _____
Phone _____

I'd like to skip my regular credit union loan payment, which is due in: **(select only one)**

January 2015 Return by December 15, 2014 **February 2015** Return by January 15, 2015

Please indicate your payment preference for the processing fee(s):

Check for the processing fee(s) enclosed, payable to the credit union

\$10.00 processing fee for each skipped monthly loan payment up to \$99.99 — \$10.00 x _____ loan account(s)
\$25.00 processing fee for each skipped monthly loan payment of \$100.00 or more — \$25.00 x _____ loan account(s)

OR Transfer the processing fee(s) from my credit union Account # _____

Please process my Skip a Pay request for the following loan(s):

Loan Account # _____ Loan Account # _____ Loan Account # _____

I understand that by skipping the loan payment(s) I have indicated above, I will extend the terms of my loan(s) by one month, interest will continue to accrue, and the final payment of my loan(s) will be different because of this loan extension. In addition, I will be charged a \$10.00 processing fee for each skipped monthly loan payment up to \$99.99 and a \$25.00 processing fee for each skipped loan monthly payment of \$100.00 or more, which will affect the annual percentage rate. (If I make weekly payments, the processing fee is based on the monthly total payment). All other terms and conditions of the loan will remain the same. This offer is void after January 15, 2015. This offer does not preclude late fees on skipped payments if this certificate is not received by December 15, 2014 for January 2015 payments or by January 15, 2015 for February 2015 payments. Offer valid only for the loan account number(s) listed on this form. Loan payment(s) cannot be skipped if incomplete information is received. VISA Credit Card payments and loans currently delinquent are not eligible for this offer. **This agreement must be signed by all borrowers on the loan(s).**

Borrower Signature (required) _____ Date _____

Co-Borrower Signature _____ Date _____

Please return this form with the total processing fees (\$10.00 per monthly loan payment up to \$99.99 and \$25.00 per monthly loan payment of \$100.00 or more).