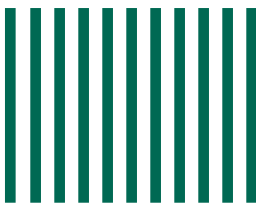


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PO BOX 289014
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Looking For Extra Cash This Holiday Season?



Why not Skip-A-Payment?



With holiday expenses on the horizon, some members with North County Credit Union loans might find it helpful to skip one month's payment.

If so, we invite you to take advantage of our "Skip-A-Payment" option.* It allows you to do just that. To participate in this program, just complete our Skip-A-Payment Request Form and return it to North County Credit Union by mail, fax it to us at (858) 487-8840, or drop it off at our branch.

There is a \$35 service processing fee per loan to take advantage of this holiday offer. We will simply add the fee to your loan balance or withdraw the fee from your savings or checking account. If you normally make your loan payment by check, do not send in a payment for the month you marked on the form. If paying by Direct Deposit or Payroll Deduction, the money will be transferred to your savings or checking account for immediate withdrawal.

It's our way of saying happy holidays!



17045 Via Del Campo
San Diego, CA 92127

Phone: (858) 487-1880 Fax: (858) 487-8840
www.northcountycu.org

*Skip-A-Payment option only available for fixed-rate Personal, Auto, and Auto Equity Loans. The monthly advance and service fee will extend the maturity date of your loan. Credit Life or Disability Insurance coverage will only cover the original term of contract; extensions will not be covered. Interest will accrue on the unpaid balance during the month you skip your payment, and when payments resume, the unpaid interest will be collected first. Loans must be current. Loans less than one year old or if modified with a payment extension over the past year are not eligible for this offer. North County Credit Union reserves the right to refuse any skip-a-payment request.

Skip-A-Payment Request Form

Yes! I want to take advantage of the Skip-A-Payment offer to free up some extra cash.

Select one period to skip payment:

- November monthly payment
(please return form by October 24, 2011)
- December monthly payment
(please return form by November 25, 2011)
- January monthly payment
(please return form by December 23, 2011)
- February monthly payment
(please return form by January 25, 2012)

Select one payment method for the Service Processing Fee:

- Add the \$35 Service Processing Fee to my loan balance
- Withdraw \$35 per loan from my Membership Savings Account
- Withdraw \$35 per loan from my Checking Account

Select your loan(s) you would like to apply the skip-a-payment to:

Loan # _____

Loan # _____

Loan # _____

Print Name: _____

Borrower's Signature: _____

Date: _____

Co-Borrower's Signature: _____

(if applicable)

Date: _____

Please call us at (858) 487-1880 if you have any questions regarding this program.

To submit this skip-a-payment request to North County Credit Union, drop it off at our branch at 17045 Via Del Campo, San Diego, 92127, fax it to (858) 487-8840 or tape this flyer closed and mail it to us.

Best wishes for a safe and happy holiday season.