

October 2015

Common Cents



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HOLIDAY CLOSINGS

Monday, October 12 — Columbus Day

Wednesday, November 11 — Veterans Day

Thursday, November 26 — Thanksgiving Day

Friday, November 27 — Day After Thanksgiving

Friday, December 25 — Christmas Day

Friday, January 1, 2016 — New Year's Day



Want to Skip a Payment? Let Us Know.

The end of the year can be an expensive time of year. If you'd find it helpful to defer one month's loan or credit card payment, our Skip-A-Payment program may allow you to do that.

We're accepting Skip-a-Payment requests at this time for the months of November, December and January for consumer loans and credit cards. For your convenience, we've provided a request form below.

If you normally make your loan payments through payroll deduction or direct deposit, we'll credit your account for the appropriate amount. Keep in mind that all loans will continue to accrue interest and that there will be a \$35 per loan processing fee deducted from your Share Savings Account.

**Home Equity Loans, First Mortgage Loans, and delinquent loans are excluded from this offer.*

GSA FCU Skip-A-Payment Coupon



Yes! I would like to skip my loan payment for the following month:

November December January

I would like to skip payments for the following loan(s):

Loan Type	Loan Payment Amount
<input type="checkbox"/> _____	\$ _____
<input type="checkbox"/> _____	\$ _____
<input type="checkbox"/> _____	\$ _____
<input type="checkbox"/> Credit Card	

Member Name _____ Member Number _____

Street Address _____

City, State, Zip _____

Home Phone _____ Work Phone _____

Email Address _____

Signature _____

Joint Signature (if applicable) _____

Your account must be current in order to qualify. The loan or credit card must not have been issued within six months. Your signature authorizes GSA FCU to extend your final loan payment by one month. The funds for the processing fee must be in your share savings account prior to processing. A maximum of two payments may be skipped during the elected month.

Please fax this form to 202-208-4023, mail it to GSA FCU, P.O. Box 27559, Washington, DC 20038-7559 or bring it to the credit union.