It's time again for Holiday Skip-a-Pay!

Quest is offering our members the opportunity to help local charities and keep some extra cash around for the holiday season. Members may "skip" a December loan payment with a $10 donation. All proceeds from the Holiday Skip-a-Pay program go to the Topeka Credit Union Foundation (TCUF), which has given over $120,000 in grants to local charities since 2004. For more information about TCUF and the charities it serves, visit www.tcufks.org.

To qualify for Quest's Holiday Skip-a-Pay program:

- Your loan must be in good standing.
- You must have made at least six full, consecutive monthly payments on the loan.
- You may skip only one payment on one Quest loan per member.
- You may skip only two payments total over the life of the loan.
- Completed coupon and $10 donation must be submitted prior to the payment due date.
- Mortgages, home improvement loans, line of credit loans, Visa Credit Card payments and past due loans are not eligible for Holiday Skip-a-Pay.
- *Skipping a payment on your loan may cause your principal balance to remain unchanged and may extend the term of your contract. Interest will continue to accrue. Offer may affect GAP coverage.*

How to participate:

Drop off a completed copy of the Holiday Skip-a-Pay coupon (below) to your local Quest Center, mail it to Holiday Skip-a-Pay, Quest Credit Union, P.O. Box 1128, Topeka, KS 66601, or fax it to 785-233-4850. For more information, contact Quest at 1-800-432-2470.

FOR OFFICE USE ONLY: EMP _____ DATE _____

HOLIDAY Skip-a-Payment

QUEST CREDIT UNION

Available on December payments only.

Circle one.

DONATION METHOD: ☐ $10 Check Enclosed ☐ Draft my Quest [Savings/Checking/Money Market] Account $10

SIGNATURE _____

FULL NAME _____

LOAN ACCOUNT NO. _____

PAYMENT AMOUNT $ _____

*By submitting this coupon I am requesting that my monthly payment be deferred. I understand that my monthly loan payment may be deferred if it is not one of the first six monthly payments due on my loan, if I have no more than one other deferred payment on this loan, and if I am not otherwise in default. Excludes Mortgages, home improvement loans, line of credit loans, Visa Credit Card payments and past due loans. I understand that by taking advantage of this skip-a-payment coupon my loan will be extended. I understand that the interest will continue to accrue on my unpaid balance and that my $10 fee will be collected as part of my deferred payment. Donation not required for eligibility. I further understand that this request does not change my legal obligation to the Credit Union, that my loan agreement with the Credit Union provided for regular monthly payments, and that the Credit Union is informally permitting me to defer the monthly loan payment. *If your loan is paid weekly, bi-weekly, or bi-monthly, the agreement will allow you an extension for an entire month of payments.*