

# **Skip A Loan Payment**

*At Torrington Municipal & Teachers  
Federal Credit Union we're offering you  
the option to skip your loan payment\*  
during the month of your choice.*

*Check box below, print and return the coupon to us,  
and we will do the processing.*

**Here's what we offer:**

**YES**—I want to skip my \_\_\_\_\_ loan  
month  
**payment! Please add the \$40.00 processing fee to  
my loan account.**

**Name:** \_\_\_\_\_

**Account Number:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

\* First payment of a loan may not be skipped. Borrower must be a credit union member in good standing. Home Equity loans, Ownership Advantage, Down Payment Detour, Mortgages, Delinquent borrowers and members in loan modification are not eligible for this offer. A \$40.00 processing fee will be added onto your loan balance. The term of your loan will be extended with this offer and may be extended for more than the total number of loan skips you have done. Interest will continue to accrue. Only two skips per 12 month period with a minimum of 5 consecutive payments between skips. Members with GAP insurance are only eligible for 1 skip a loan per 12 month period.