



**MARICOPA SANTA FE FEDERAL CREDIT UNION  
HOLIDAY SKIP A PAYMENT/LOAN DEFERMENT**



October 1, 2009



Dear Member:

With the holidays around the corner, could you use a financial break? MSFFCU is again offering a Holiday skip a payment/loan deferment. Is your loan current? No extensions or late payments? You may qualify. (Contact the credit union for more information.) If your loan qualifies, you can defer your December or January monthly payment (or 2 biweekly payments) in lieu of a \$15.00 **donation** for each loan. The \$15.00 will be donated to the Children's Miracle Network Credit Unions for Kids Campaign, which goes directly to Phoenix Children's Hospital.

If you would like a Holiday extension, please complete the bottom portion of this letter and return it to the credit union before the due date of the payment(s) to be skipped but no later than December 29<sup>th</sup>. Be sure to include the donation for each loan you wish to extend. Maricopa Santa Fe Federal Credit Union will add it to our annual contribution to the Credit Union for Kids.

Upon approval of this request, we will defer your payment(s) for the month of December or January (or 2 biweekly payments) based on your designation. A confirmation will be mailed.

***If you extend your payment, the term and interest accrued on your loan(s) will increase and in some cases, the term may increase by more than one month.***

Regardless of your choice to extend your loan or not, Maricopa Santa Fe Federal Credit Union wants to wish you and your family the very best of the Holiday Season.

Happy Holidays

Geraldine Velasquez  
President/CEO  
And YOUR Credit Union Staff and Volunteers

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**Please fill out, sign and return entire letter to MSFFCU by December 29, 2009**

Account # \_\_\_\_\_ Loan(s) to be extended: \_\_\_\_\_

Extend: DECEMBER or JANUARY or 2 Bi-weekly Payments (Circle one)

(\$15 donation for each loan is suggested.)

CASH: \$ \_\_\_\_\_ SHARES: \_\_\_\_\_ SHARE DRAFT: \_\_\_\_\_

MEMBER(S) \*SIGNATURE(S): \_\_\_\_\_

**\*If more than one person is signed on loan or if there is a co-maker, all must sign.**