

SKIP A PAYMENT



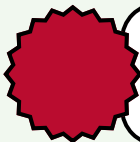
NOT A PRESENT

You don't have to skip out on any presents this year, you can simply skip your loan payment instead. Our holiday skip-a-payment program is back! Here's how it works:



You can skip your payment(s) on any or all loans (excluding real estate loans) during the month(s) of November, December, or January.

A small processing fee of \$25 will enable you to participate in this program and may be applied to all qualified loans that are listed under the same name and account number. For your convenience, we will deduct this fee from your account.



If your loan payments are paid through payroll deduction, the amount of your payment will be available as payroll deductions are received (weekly, bi-weekly, or monthly) from your employer.

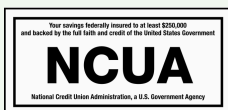
The interest on your loan will continue to accrue throughout the month that you skip your payment.



APPLY NOW

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*The fee of \$25 will be deducted automatically from your account and must be received before the processing of your request. Interest will continue to accrue on your loan during the month that you skip the payment. If you use payroll deduction, your loan payment will be posted to your savings or checking account during the month that you skip your payment as payroll deductions are received from your employer. Exceptions: unemployment or out of work without pay. To qualify for this program all North Georgia Credit Union accounts must be in good standing. All real estate loans and delinquent loans are excluded. Please allow a minimum of two weeks for the processing of your request.



Federally Insured by the National Credit Union Administration