

MAKE SPIRITS BRIGHT



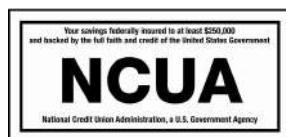
Holiday Skip-a-Pay gives you the option to skip a loan payment and keep more cash in your pocket when you need it most.

Beginning October 1, you can apply to skip a loan payment* in November, December, or January. Real estate loans are excluded from this promotion. Interest on the loan will continue to accrue, but you won't need to make another payment until the following month. Use the extra funds for gifts, travel, or simply to relax knowing you've got one less bill to worry about. It's our way of helping you enjoy the season without the stress.

- ◆ **Available on qualifying loan**
- ◆ **Quick and easy to apply**
- ◆ **A little extra room in your holiday budget**

Apply Today!

*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 Association