

# GRAND PRAIRIE CREDIT UNION

## Christmas Loan Special

November 15, 2023 through January 31, 2024

### MASTERCARD

Are you paying an annual fee for your credit card? High interest on cash advances? Take advantage of a Grand Prairie Credit Union Mastercard. No annual fees or cash advance fees. Interest rates vary from: Platinum Mastercard at 8.99% - Mastercard at 12.99%

### PICK YOUR PERSONAL LOAN PACKAGE:

\$1,200.00 @ 6.49% for 12 months\*

\$2,400.00 @ 7.49% for 24 months\*

\$3,600.00 @ 8.49% for 36 months\*

\*No payments for 60 days on all packages listed above.

### Looking for extra cash?

#### Don't forget about Skip-A-Payment!

For your convenience, we have included a Skip-A-Payment form on the back of this advertisement. Just complete and return to the Credit Union with the appropriate fees.

*All lending guidelines will apply. Loan rates are quoted for "A" and "A+" credit rating. "A-" loans will be 3.50% higher. Interest will still accrue during the 60-day deferment.*

**For more information contact us at: (972) 262-7935**

# ***GRAND PRAIRIE CREDIT UNION***

## **NEED EXTRA CASH?**

**Skip a payment on your loan(s) at Grand Prairie Credit Union.  
Take advantage of the SKIP-A-PAYMENT service.**

Dear Member,

How would you like to skip one month's payment on your Credit Union loan(s), so you could have extra money for the holidays, vacation, school clothes or during tax season?

As a valued member of Grand Prairie Credit Union, you are entitled to skip-a-payment on your Credit Union loan(s). If you have more than one loan, you can skip-a-payment for each! Just select the month and the loan you would like to skip and we'll take care of the rest.

**You may skip one loan payment per loan per year.**

There is a fee of **\$35.00 per loan** to take advantage of this service. If your payment is payroll deducted or automatically transferred, your payment will be deposited into your Share Savings account. Interest will continue to accrue on your loan during the month you skip your payment. The fee(s) are due at the time of request.

Return this completed letter to a Loan Officer before the first day of the month you wish to skip. This is a great way to have extra cash for the holidays or any other need you may have. Simply provide the following information below:

**\*Indicate your member number**

\_\_\_\_\_

**\*Indicate which month you'd like to skip**

\_\_\_\_\_

**\*Indicate which loan(s) you wish to skip**

\_\_\_\_\_

**\*Account to charge SKIP-A-PAYMENT fee**

\_\_\_\_\_

\_\_\_\_\_  
Member signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed name

\_\_\_\_\_  
Date

By signing above, you authorize Grand Prairie Credit Union to extend your final loan payment by one month. **GAP coverage on collateralized loans will not cover skipped payments.** The \$35.00 processing fee per loan will be automatically deducted from either your share savings or checking account as indicated above. Interest will continue to accrue on your loan during the month you skip your payment. Payments made through payroll deduction or automatic transfer will be deposited into your Share Savings account for the month you are skipping your payment.

Received by: \_\_\_\_\_ Date: \_\_\_\_\_ LO: \_\_\_\_\_ LO: \_\_\_\_\_

Completed by: \_\_\_\_\_ Date: \_\_\_\_\_