



Dedham Town Employees Federal Credit Union*202 Bussey Street, Dedham*MA 02026*Tel:781.326.8068*www.dedhamcu.org

Need a Break? Skip Your Loan Payment!

If you could use some extra cash, sign up for our '*Skip A Loan Payment*' program. When you are a member in good standing, you can skip your December loan payment. For just \$25.00 per loan, you can skip your regular monthly payment and use the extra cash however you like.

Members who use payroll deduction or Direct Deposit options for their loans will skip an entire month's worth of payments. Your payroll deduction or Direct Deposit will be deposited in your share account for you to use however you like.

When you '*Skip A Loan Payment*', your loan due date will be advanced, so you won't have to worry about late payment problems or adverse affects to your credit history. Your loan will continue to accrue interest during the month, but no payment will be due!

Skip A Loan Payment Agreement

By completing this form, I understand that Dedham Town Employees Federal Credit Union will review my account and that there is a \$25.00 processing fee per loan that I choose to skip. I understand the \$25.00 fee must be available in my account and that I cannot be delinquent on any loans with the Credit Union for this request to be approved and processed. This form must be returned to Credit Union by November 23, 2021.

Account #: _____ Name: _____

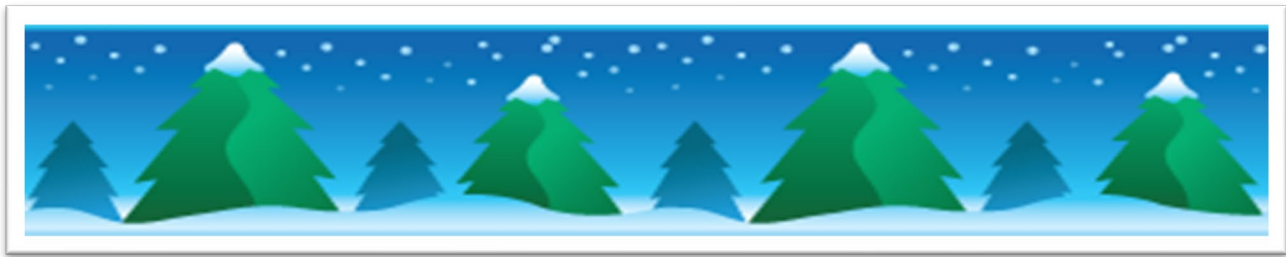
E-Mail Address: _____

Telephone Number: _____

Loan(s) to Skip:	Fee:
1. _____	1. _____
2. _____	2. _____
3. _____	3. _____

Signature: _____ Date: _____

By participating in Skip a Loan Payment program, you request that Dedham Town Employees Federal Credit Union defer your loan payments as indicated. You agree and understand 1) FINANCE CHARGES will continue to accrue at the rate provided in your original loan agreement, during and after this time; 2) deferring your payment will result in your having to pay higher total FINANCE CHARGES than if you made your payment as originally scheduled; 3) the payment deferral will extend the terms of your loan(s) and you will have to make extra payment(s) after your loan(s) would otherwise be paid; 4) you will be required to resume your payments the following month; and 5) a fee of \$25.00 per loan will be deducted from your share account for this service at the time the request is processed. If you have Credit Life or Disability Insurance, the coverage will not be extended beyond the original maturity date. All deferrals are subject to approval. Your loan(s) must be current to accept this offer. Certain restrictions may apply.



Holiday Club Accounts will be transferred to your Share Account on Tuesday, November 2, 2021

Remember to start your Holiday Club Account **NOW** for the **2022 Holiday Season!** Speak to a Credit Union staff member for more information.

******** Schedule of Hours for End of Year ********

November, 2021

Wednesday, November 24, 2021.....	Close at 1:00 p.m.
Thanksgiving, Thursday, November 25, 2019.....	Closed
Friday, November 26, 2019.....	Closed

December, 2021

Christmas Day Observed, Friday, December 24, 2021.....	Closed
New Year's Day Observed, Friday, December 31, 2021.....	Closed

******* Holiday Loan Special *******

During the months of November and December, the Credit Union will be offering a Holiday Loan Special. Loan information is as follows:

\$1,000.00 – This is in addition to \$15,000.00 personal, unsecured currently offered;

- No Credit Check – Must be current on all loans with Credit Union;
- \$25.00 Application Fee -
- 10 Month repayment –
- 9.50% APR -estimated monthly pmt \$104.42 per \$1,000.00/ 10 months

Contact Credit Union for more information!!

Enroll in Online Banking and E-Statements

To avoid \$2.00 Paper Statement Fee, enroll in E-Statements.

Step 1: Go to www.dedhamcu.org: Under Online Banking, click on 'Enroll Online'. Follow directions.
Step 2: For E-Statements: Sign into Online Banking for your account. Click on 'Self-Serve' tab. Under 'Additional Services', click on 'E-Statements'. Follow directions.

Please call Credit Union if you need any assistance. Thank You!