



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 effects 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 26, 2025.

Account #: _____ Name: _____

E-Mail Address: _____

Telephone Number: _____

Loan(s) to Skip:

1. _____
2. _____
3. _____

Fee:

1. _____
2. _____
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 Saturday, November 1, 2025.***

Remember to start your Holiday Club Account **NOW** for the **2026 Holiday Season!**
Speak to a Credit Union staff member for more information.

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

November, 2025

Veteran's Day, Tuesday November 11 th	CLOSED
Wednesday, November 26, 2025.....	Close at 12:00 pm
Thanksgiving, Thursday, November 27, 2025.....	CLOSED
Friday, November 28, 2025.....	CLOSED

December, 2025

Wednesday, December 24, 2025.....	Close at 12:00 pm
Christmas, Thursday, December 25 th	CLOSED
Friday, December 26, 2025.....	CLOSED
Wednesday December 31 2025.....	Close at 12:00 pm

January 2026

Thursday, January 1 st 2026.....	CLOSED
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*** * * * * 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:

\$1,500.00 – This is in addition to \$1,500.00 personal, unsecured currently offered;

- No Credit Check – Must be current on all loans with Credit Union;
- \$25.00 Application Fee -
- 10 Month repayment –
- 10.50% APR -estimated monthly payment \$157.34 per \$1,500.00/ 10 months

Contact Credit Union for more information!!

Checking Accounts and Debit Cards!

**Do you know that you can access your Dedham Town Employees Federal Credit Union account
ANYTIME ?**

Debit Accounts with Checking is available. This allows you to access no fee ALLPOINT ATM machines whenever is convenient for you. You don't have to wait for the Credit Union to have a check processed by us....Write your own check from your Debit with Checking account. EASY!

Also, WWW.DEDHAMCU.ORG, allows you to view your accounts anytime ***Contact Credit Union for more information!***

Happy Holidays and Safe, Peaceful New Year!!!!