



October, 2021

Dear Missouri Central Credit Union Member,

Missouri Central wants to make your holidays brighter! Take advantage of one or all three of these exceptional offers!

Get Cash with MCCU's Holiday Loan

Our Holiday Loan is back! Qualified members can borrow \$1,200 at 12.0% APR* for 12 months. Payments are only \$107 per month!

Wait up to 90 days to Make Your First Payment

Transfer your auto, boat, RV, or motorcycle loan from another lender to Missouri Central Credit Union and you can wait up to 90 days to make your first payment. With rates as low as 2.49% APR** you may be able to lower your monthly payments! Offer good on new loans to purchase a vehicle too!

Apply online at www.mocentral.org or call 816-246-0002!

Take advantage of Missouri Central's Skip-A-Payment

Skip your November, December, or January payment on one or all your eligible loans and use the extra cash for gifts, a well-deserved get-away, or those extra year-end expenses!

DON'T WAIT! Return your signed Skip-A-Payment form before your payment is due!

Best wishes for a wonderful holiday season!

Together We Thrive,

Tom Loftus

Tom Loftus
Interim President

*APR is the Annual Percentage Rate. Offer good for qualified borrowers from October 1, 2021 through December 31, 2021.

**APR is the Annual Percentage Rate. The 2.49% APR is available on 2020 through 2021 autos up 48 months for qualified borrowers with a credit score 730 or greater. Competitive rates and terms are available on older model vehicles, and for qualified borrowers with credit scores under 730.

**825 NE Deerbrook St. Lee's Summit MO 64086
816-246-0002 fax 816-246-0043 www.mocentral.org**

Missouri Central Credit Union 2021 Holiday Skip-A-Payment

1. Decide which month and loan payments you would like to skip. You must skip the same month for all eligible loans. This offer does not include first mortgage loans, Home Equity Lines of Credit, any loan secured by real estate, or VISA Credit Cards. You may skip one payment for each qualified loan.
2. Complete and sign the request below.
3. Your loan(s) must be current, and this form must be received at least 3 days prior to the due date.
4. Include your check for the service fee or indicate which of your MCCU accounts you would like us to debit. The fee for this program is based on your monthly loan payment.

Monthly Loan Payment	Skip-a-Payment Fee
\$1.00 - \$100.00	\$5
\$100.01 - \$200.00	\$10
\$200.01 - \$300.00	\$20
\$300.01 - \$400.00	\$30
\$400.01 - \$500.00	\$40
\$500.01 Plus	\$50

5. Mail your completed form to our office; drop off at our office; e-mail to lending@mocentral.org, or text a picture of the completed form to 816-246-0002. Be sure to call a Member Service Representative if you have any questions at 816-246-0002.

Missouri Central Credit Union 2021 Holiday Skip-A-Payment

YES! I want to take advantage of the Skip-a-Payment offer. I have read and agree to the terms below.

Member Name: _____

Account No. _____

Cell Phone No. _____

I want to skip my loan payment(s) for the month of :

For the following loan suffixes:

November 2021 December 2021 January 2022

Loan Suffix (1,2,3) Loan Type (2019 Ford etc.)

CHOOSE ONLY ONE MONTH

_____ _____

The fee for Skip-A-Pay is shown above.

_____ _____

Please deduct the service fee:

_____ _____

Savings Checking My Check is enclosed

Borrower(s) Signatures _____ Date _____

By signing above, I understand that the terms and conditions of my loan agreement are unchanged and remain in full force and effect, except that there will not be any regular payment(s) required during the deferral period. I also understand that interest will continue to accrue on the outstanding balance during the deferral period and until the loan is paid in full, that I continue to be responsible for the entire outstanding principal and interest of my loan, that I will continue to make the schedule payment(s) until all principal and interest is paid in full and that the net effect of this deferral will be to lengthen the term of my loan. Missouri Central Credit Union reserves the right to refuse any skip-a-payment request and will advise you only if your request is denied. Requests must be received 3 days before the payment is due. Automatic payments will be deposited into your savings or checking account and may be withdrawn. Skip a payment is limited to 3 times over the life of the loan.

Return to Missouri Central Credit Union * 825 NE Deerbrook St. * LS MO 64086 or snap a picture of the completed form and text it to 816-246-0002 or e-mail the completed form to lending@mocentral.org