

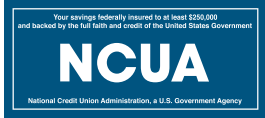


SOUTHERN COASTAL
Federal Credit Union

PO Box 503 • Biloxi, MS 39533

www.socofcu.org

228-432-0284



MEMBER APPRECIATION DAY

Join Us on Thursday, October 21st



The Little Blue Ice Cream Truck will be here from 11 to 4.

Stop by for free ice cream and hourly giveaways.



DO YOU WANT TO BUILD YOUR CHRISTMAS CLUB?

2022 CLUB STARTS on NOVEMBER 1st.

$\$10 = \260 $\$25 = \650 $\$50 = \$1,300$
 $\$75 = \$1,950$ $\$100 = \$2,600$

Deposits based on 26 pay periods, ending balance does not include quarterly dividend deposits. \$300 maximum monthly contribution. Dividends paid quarterly. Club accounts closed early will not earn full dividend.

LET IT GO! LET IT GO!

LET YOUR PAYMENT GO!



I WANT TO BE PAYMENT FREE IN



SOUTHERN COASTAL
Federal Credit Union

November **December**

Member Name: _____

Phone #: _____ Account #: _____

Loan #s: _____

\$20 processing fee per loan is enclosed Please deduct \$20 from my share account

Signature: _____ Co-borrower: _____

I want to take advantage of the Southern Coastal FCU Skip-A-Payment Program. I have read and by signing agree to the following terms and conditions. If your loan is paid bi-weekly and 3 payments are scheduled, only the first 2 payments for the month you select will be skipped. A \$20 fee applies for each loan you skip. Skipped payments will not be valid until all fees have been paid. The fee is deducted automatically from your account when the skip request is processed and cannot be added to the balance of the loan. A withdrawal for fees must not bring your primary share savings account balance below the membership requirement of \$5.00.

By skipping your payment, you will extend the original term of your loan. Which means, the final loan payment will be extended by one month each time you skip your payment. The loan will accrue additional finance charges. Payment protection for disability or life insurance and GAP insurance covers only the original term of your loan. By choosing to skip your payment you may decrease the insurance coverage. For multiple borrower loans, this request must be signed by all borrowers. Interest will continue to accrue on the unpaid balance during the month you skip, and when payments resume, the unpaid interest will be collected first. You may not skip a payment on a loan that is past due. You may not skip a loan payment already applied to your loan. For new loans, a minimum of three months of payments are required before the first Skip-A-Payment can be approved. Skip-A-Payment is not eligible on the following loans: Loans that received a hardship extension since 7/1/2021, No Credit Check Loans, Quick Loans, Real Estate Loans, past due loans, Collateralized loans with insufficient insurance coverage, Auto loans with Collateral Protection Insurance in place, and loans in a bankruptcy repayment program.

Southern Coastal FCU reserves the right to refuse any request to skip a payment and will notify you in writing the reason why you are not eligible. Once this form has been processed by the credit union you cannot change the month selected. To skip the November payment your request must be received by 10/21/2021. To skip the December payment, this form must be turned in by 11/19/2021, offer expires 12/31/2021.