



BELL CREDIT UNION
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To Credit Union Members:

Bell Credit Union is offering the opportunity to defer loan payments for the month of December as long as the loan is paid **current** through November and this is your first extension this year. **Your loan must have been made on or before July 1, 2019** to be eligible for deferment. **This option is not available for overdraft or real estate loans.** It is important that you be aware that interest will continue to accrue from the last date of payment, resulting in more interest on the loan than may have been disclosed when your loan was made and extending the date of final payment.

For those members on payrolls with three pay periods in December we will defer the first two only. For those members on a weekly pay schedule, we will allow deferments on the first four pay periods of December. For members with monthly payments due after December 24, we will allow deferments for November.

If you wish to exercise this option, please indicate which loans this is to affect, sign and date this letter, and return it to our office **before the November OR December payment is due. We will not adjust the computers until this form is signed.** For those persons who have loan payments made through payroll deduction it will be deposited into your savings/checking.

____ Please defer ALL of my loan payments for November OR December (circle one).

____ Please defer only loans (specify). _____

Signed: _____

Print Name: _____

Account #: _____

Date: _____