



Christmas Cash 2024



Brought to you by Mutual Savings Credit Union



In need of some cash for the holidays?
Not wanting to pay for high interest department store cards?
Consider taking advantage of MSCU Christmas Cash



- Defer one month's consumer loan payment* - November or December ONLY.
 - A deferral fee of \$25 per loan can be deducted from your MSCU account or mailed in by check or money order
- *Some loans may be excluded, note below for details

Loan Payment Deferral Request Form

One signed form for each payment deferral request



If your loan is payroll deducted, the money will automatically be deposited into your primary share account. Interest will continue to accrue on your loan during the month you choose to defer.



Please circle which month you would like to defer: November December

Email Form to: MSCU.Loans@mutualsavingscu.org

Member Account #: _____

Fax Form to: 470-747-8884

Loan Number & Description: _____

Mail Form to: MSCU
PO Box 4569
Atlanta GA 30302

Fee Payment:
Debit Share Acct _____ Check attached _____

Call: 470-747-8163

Your Signature _____ Joint Owner _____

Real Estate Loans, Summer Loans, Xmas Loans, Visa or Overdraft Lines of Credit are not eligible for program (see a representative for loan eligibility). Members who have been Past Due (60+ days) during the past 12 months are not eligible. Collateral value on secured consumer loans must conform to MSCU lending guidelines at time of payment deferral (Collateralized loans with a Loan-to-Value exceeding 100% - for A, B and C credit scores - or 90% - for D and E credit scores - of NADA Clean Retail Value aren't eligible for this program). By signing above, you hereby authorize MSCU to extend the term of your loan by one month. The \$25 fee will be deducted from your MSCU account unless otherwise noted. No request will be processed without payment of deferral fee. Interest will continue to accrue during the month deferred. Certain restrictions apply; all loans are not eligible. Please allow a minimum of 10 business days for processing your request. For any further questions feel free to contact an MSCU representative today. **EXPIRES DECEMBER 31, 2024.** Using a skip-a-payment product more than twice during the life of a loan may impact the amount of GAP claims. Please see a loan representative for explanation.