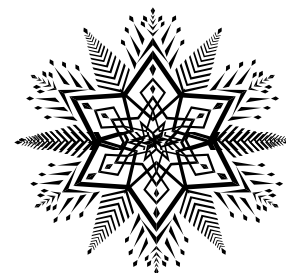


2011 Annual Skip-A-Payment



**It's that time of the year when
sometimes we just need
a little extra cash.
Once a year, we offer our members
a chance to Skip-a-Payment*
for the month of December.
For a \$15.00 fee per loan, you can
skip your loan payment (s) in December
if your monthly payment is
greater that \$150.00. Just complete
this application and return
to us by
November 25, 2011.**

Name _____

Account Number _____

Loan # _____

_____ Yes, I would like for you to deduct \$_____ from my savings account with
Missouri Baptist Credit Union.

_____ Yes, I would like for you to Deduct \$_____ from my checking account I
have with Missouri Baptist Credit Union.

_____ I have enclosed a check/money order in the amount of \$_____.



This authorization is to skip payments for the month of December 2011. I understand by skipping a payment (s) interest does still accrue daily; therefore, skipping a payment (s) may result in less funds being applied to the principal of the loan when the next payment (s) is made. Also by signing below, I authorize Missouri Baptist Credit Union to hold my preauthorized payment one time in December 2011 if I currently participate in this program.

Signature _____ Date _____

* Home Equity Line of Credit are excluded from this promotion. All loans must be current.

If you have any question regarding the Skip-a-Payment, feel free to call Missouri Baptist Credit Union at (573) 635-4428 or email us at creditunion@mobaptistcu.org.

