



## SKIP your auto loan payment for November or December!

Get ready for the holidays early this year by putting some gift money in your pocket. It's time for our annual skip-a-payment offer to our most qualified members. Because you're a member in good standing with a current auto loan, for a limited time choose whether to skip the month of November or December loan payment.

Whether you're buying toys for the kids or hosting a holiday feast, the expenses of the holiday season can be a bit daunting. Imagine how much easier it would be to get into the holiday spirit if you could skip your monthly auto loan payment. At Nova Credit Union, we make that possible.

For a low fee of \$55, we'll postpone either your November or December auto loan payment.\* That means you'll have more money to celebrate the holidays.

There's no need to send a payment - we'll simply add the fee to your loan balance.

 **Deadline for November**  
is Oct. 15, 2025

 **Deadline for December**  
is Nov. 15, 2025

 **Skip your monthly auto**  
**payment for a low**  
**fee of \$55.** \*see below for details



Complete the form, return to your closest branch, use our drive-thru lanes, or drop the completed form in our night deposit after hours.  
You may also fax the completed and signed form to (336) 292-8366

### Yes, I want to skip my November or December auto loan payment

Applicant Information \_\_\_\_\_

Member Number: \_\_\_\_\_

Auto Loan ID: \_\_\_\_\_

Skip November Payment (Return by Oct. 15, 2025)

Skip December Payment (Return by Nov. 15, 2025)

Applicant Signature

X

Joint Member Signature

Joint member must sign if loan is joint

X

\*By signing and returning this form, you are requesting Nova Credit Union to advance the due date equal to one month's loan payment and you are authorizing us to add the \$55.00 administrative skip a payment fee to your loan amount. I understand that if I have GAP insurance on my loan, if I have made more than 2 skip a payments on the loan, it could cancel out the remaining GAP coverage. If you have already received a deferred payment this year your car loan will not be eligible for the skip offer. A \$55 deferral fee per skipped loan payment will be added to the balance of your loan. Interest will accrue on all loans affected by the program, which may cause the maturity date on all loans to be extended. If recent data shows that you have been delinquent on any Nova CU loan, the Credit Union reserves the right to deny your application to Skip-A-Payment. If your request is denied, the Credit Union will contact you. To skip your November payment, form must be returned by Oct. 15, 2025. To skip December payment, form must be returned by November 15th, 2025.

