



PAYMENT FREEDOM

Our Payment Freedom program allows you to defer your loan payment(s) twice per year. There must be a minimum of three months between payment skips. For example if you skip your January payment, you cannot skip again until you have made the payment for February, March & April.

Home equity, real estate, home mortgage loans, or any other closed end loans are not eligible for this program. Payment Freedom cannot be used to cure a past due loan account. There is a \$25.00 processing fee per loan.

To participate in the Payment Freedom, PRINT this application, complete, sign and deliver it to EVFCU at least two weeks prior to your payment due date. Deliver in person or by mail to:
P.O. Box 1090 • Cartersville, GA • 30120 or fax to 770-382-7375.

If your loan is paid through direct deposit, payroll deduction or other automated procedure, your payment will still be deducted as usual but will go to your savings or checking account; whichever account you designate. If you have any questions, contact our office at 770-382-7373.

Application

Date _____

Member Name: _____ Account Number: _____

Address: _____

Daytime phone: _____

The month I choose to skip is: _____

Loan Number	_____	Payment Amount	_____
Loan Number	_____	Payment Amount	_____
Loan Number	_____	Payment Amount	_____
Loan Number	_____	Payment Amount	_____

_____ Please deduct my \$25.00 per loan from my ____savings ____checking account.

_____ Enclosed is my check/money order for my \$25.00 per loan.

It is mutually agreed that the payment(s) (for the month chosen) on the loan number(s) will be deferred and extended to the end of the original term of this loan. The interest on your loan will continue to accrue. All other terms and provisions of the Loan Voucher/ or your current loan agreement/note are unchanged and remain in full force and effect.

Print Borrower Name

Print Joint Borrower Name (If applicable)

X _____
Borrower Signature Date

X _____
Joint Borrower Signature (If applicable) Date

This application is subject to approval.