

MY Gem Connection

A quarterly newsletter for Mountain Gem Credit Union Members October –December 2018

Keeping you informed about what's happening at your credit union

International Credit Union Day – October 18, 2018 **“FIND YOUR PLATINUM LINING.”**

Credit unions all over the world will be celebrating the history and the success of the “People-not-Profit” philosophy. This year’s theme emphasizes the credit union movement’s loyalty to its members and its mission to provide them financial support and guidance. Join us at either location on October 18th for refreshments and a small gift to help us celebrate International Credit Union Day!

Upcoming holiday schedule

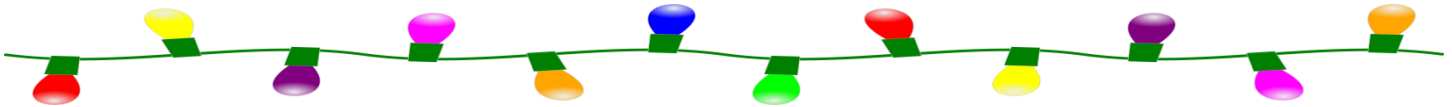
We will be closed the following days:

- Columbus Day- Monday, October 8th 2018
- Veterans Day- Monday, November 12th 2018
- Thanksgiving- Thursday, November 22rd & Friday November 23th
- Christmas Day- Tuesday, December 25th 2018
- New Year’s Day- Tuesday, January 1st 2018

Please note: the credit union will be open until 5:30 p.m. on Wednesday November 21nd; we will also be posting ACH automatic deposits and withdrawals Friday morning November 23rd all accounts will reflect updated balances

It’s that time of year again
Mountain Gem Credit Union’s annual Holiday Skip a Payment!
Please see the back page of your Newsletter for details and request form

Mountain Gem Credit Union P.O. Box 309 Nampa, ID 83651 208-466-9455 Nampa 208-466-7007 Loan Center
www.mountaingemcu.org



Mountain Gem Credit Unions annual Holiday Skip a Payment

**Skip one payment on each conventional credit union loan for a processing fee of \$25.00.
Chose a month that best fits your needs: November, December, or January
(Sorry, this offer is not available on line-of-credit or home equity and mortgage loans)**

All we ask is that:

- Your loan account at the credit union be in good standing;
- You have not received a modification agreement on your loan in the past 12 months;
- You understand that finance charges will continue to accrue on all skipped payments (in effect, you are agreeing to extend your loan(s) by one month beyond the original end date);
- You return this form 10 days before your payment(s) is/are due;
- You understand it is your responsibility to verify your auto payments are restored correctly immediately after your skip pay month.

I want to Skip-a-Payment on the following loan(s):

<u>Account #:</u>	<u>Suffix:</u>	<u>Payment Amount:</u>	<u>Month you wish to Skip:</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

I understand that taking advantage of this promotion will in no way change the provisions of the original note.

Please check:

- _____ My payment(s) is/are made by payroll deduction or direct deposit and I understand the payment amount will be deposited to my share account.
- _____ I make my payments through the mail or in person. Please adjust my payment date.
- _____ Enclosed is my donation of \$25.00 per loan processing fee.
- _____ Please withdraw \$_____ from my share savings account for processing fee.

Name: _____ Daytime Phone: _____

Address: _____

City: _____ State: _____ Zip: _____

Signature: _____ Date: _____

Please fill out above information completely and fax, email, or drop off and we will process your request promptly!

*From all of us to all of you
Have a Safe and Happy Holiday Season!*