



215 PACA STREET  
CUMBERLAND, MD 21502

FALL 2011

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# **SKIP-A-PAYMENT IS HERE!!!**

## **Could use some extra cash for the Holidays???**

**This program will allow you to skip your December 2011 loan payment for only \$30.00 for each loan.**

- **Your loan must be in good standing for six months**
- **You must have made at least six payments**
- **Interest will continue to accrue which may extend the term of your loan**
- **Payroll deduction and/or direct deposit will be deposited in to your main share account.**
- **The \$30.00 will not be applied to your loan**
- **This offer does not include real estate loans**
- **Skip-A-Payment forms must be received by December 16, 2011**

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### Skip-A-Payment form

Skip my payment for the month of December 2011 for my loan # \_\_\_\_\_  
Skip my payment for the month of December 2011 for my loan # \_\_\_\_\_  
Skip my payment for the month of December 2011 for my loan # \_\_\_\_\_  
Skip my payment for the month of December 2011 for my loan # \_\_\_\_\_

Date: \_\_\_\_\_ Account#: \_\_\_\_\_ Name: \_\_\_\_\_

Work#: \_\_\_\_\_ Cell#: \_\_\_\_\_ Home#: \_\_\_\_\_

This offer is not good on real estate loans and you must have had your loan for at least six months. Your loan cannot have been delinquent in the last six months and the \$30.00 fee will not be applied to your loan. Skip-a-payment could extend the term of your loan.

Please enclose a check or money order or sign below to have the processing fee deducted from your account.

I authorize \$30.00 per loan to be withdrawn from my \_\_\_\_\_ SHARE \_\_\_\_\_ CHECKING account

Member Signature: \_\_\_\_\_

**\*\*30.00 fee due at time of Skip-A-Pay request, no rain checks will be granted.\*\***

# Holidays



**October 10, 2011 Columbus Day**  
**November 11, 2011 Veteran's Day**  
**November 24, 2011 Thanksgiving**  
**December 23, 2011 Christmas Eve-**  
**We will close at 1:00PM**  
**December 26, 2011 Christmas**  
**December 30, 2011 New Year's Eve-**  
**We will close at 1:00PM**  
**January 2, 2011 New Year's Day**

The office will be closed in observance of these Holidays.

# Member Appreciation

We will be celebrating Member Appreciation Day on October 20<sup>th</sup>, 2011 from 10:00 AM until 4:00 PM. Please join us for our fall cookout hosted by your CEO, Mike. Don't forget to stop at the credit union on or before this date to sign up for the grill giveaway.



# Welcome

*Please join us in welcoming our newest employee: Melissa Morlen! Melissa is new to us but has over 12 years of financial experience. We welcome the opportunity to have her as part of our team.*

# Holiday Club News

It's that time of year again. The balance on your Holiday Club account will be deposited to your main shares account on October 1, 2011. Your funds will be accessible the first business day following this date. The new rate for Holiday Club accounts will be set at 0.5% beginning October 1, 2011.

# Congratulations



Lucinda Cessna was our **big winner** in the Rocking Chair Giveaway on September 1, 2011. At Potomac FCU we can make you a winner too.

# It's not too late!



Oops! Did you forget to use your **Holiday Club** account this year? Those accounts will post to shares on October 1<sup>st</sup> but there is still hope for your Holiday with the **Holiday Loan Special**. Starting on October 1<sup>st</sup>, we are again offering the \$3,000.00 for 18 months at 4.99% rate for those who qualify. Please see a loan officer for details.

