



SEEING DOUBLE THIS HOLIDAY SEASON?



TWO GREAT PROMOTIONS AS OUR GIFT TO YOU!

SEE CREDIT UNION FOR DETAILS
CONVENIENCE PRODUCT
SWEEPSTAKES

HOLIDAY LOAN
SPECIALS

ENTER TO WIN...

BORROW UP TO \$2,000
10 MONTH PAYBACK
DISCOUNTED RATES



AS LOW AS
4.95% APR

Disclosure: Each new convenience product signed up for earns one (1) entry per member. Members already signed up to use convenience products are also eligible to win prizes. Holiday Loan Special is available to qualified members based on credit worthiness. Rate shown is best rate possible. APR = Annual Percentage Rate. Loan must be repaid using auto transfer. Offer ends December 22, 2008. Terms and conditions apply. See credit union for details.

Holiday Canned Food/Toy Drive 2008



Donate a new unwrapped toy or at least 3 cans of food and we will give you a .25 basis point deduction off of your new loan. All donated goods will help someone in need this Holiday Season.

All proceeds go to Toys for Tots and the Mountain Mission.

Not applicable to Mortgage or Visa Products.

HOLIDAY

SKIP-A-Pay

Request Form 2008



Skip-A-Pay Request

Member # _____ Loan# _____ Payment Amt. \$ _____ Frequency _____

By signing below, I understand that if my request is approved, I will not have to make my payment(s) on my loan(s) in _____. The regular payment(s) called for in my member Agreements and Disclosure will begin again starting with the _____ payment(s). If I skip a payment(s), the finance charges will still accrue, the total finance charges I pay on my loan(s) will increase above the amount shown on my Loan Agreement, and the maturity date of my loan will be extended.” In addition, I agree to pay a \$25 fee for this service.

Borrower 1 PRINT _____ MEMBER SIGNATURE _____ DATE _____

Borrower 2 PRINT _____ MEMBER SIGNATURE _____ DATE _____

Today's Date: _____ Pioneer Rep Initials _____

Reference # _____

*Using the Skip Pay service does not change your monthly payment amount, but it does extend the loan's term by one month. Interest continues to accrue on the loan balance during the Skip Pay period through the last payment. Mortgage Loan, Holiday Loan and Visa Products are not eligible for Skip Pay. One payment equals sum total of one month's payment(s) on one (1) loan. (Weekly equals four (4) payments, semi-monthly or bi-weekly equals two (2) payments, monthly equals one (1) payment). **\$25.00 fee is charged for each time this service is used per loan. Loans must be current and member must be in good standing with the credit union. Loans must be at least six (6) months old from date of Skip-A-Pay request/origination. Offer ends January 31, 2009. Terms and restrictions may apply. See credit union for details.