

Put Some "Green"

In your Pocket –

Without Taking
Out A New Loan!

Dear Member:

Want some extra cash for the busy summer months? Virginia Beach Schools Federal Credit Union has a simple solution – and you don't need to apply for a new loan!

Our **"INSTANT CASH"** program allows you to defer a loan payment and use the money however you choose. Here's how it works:

- Simply let us know which payment you want to defer.
- Pay a \$25.00 fee per loan.
- We will add the deferred payment to the end of your loan term.
- You can enjoy a carefree vacation, buy something special or pay off some bills. The choice is up to you!

The interest on your loan will continue to accrue, and all other terms and provisions will remain unchanged. This offer applies to borrowing members in good standing.

To take advantage of **"INSTANT CASH"** simply complete the form to the right of this letter and return it with the \$25.00 per loan fee before your payment is due. If you have any questions, please feel free to call us at **(757) 463-3650 option 6**, then **option 2** or visit one of our branches.

Yes, I want some Summer "Green"! Please defer my payment for the month of:

(check one) June 2010 July 2010 August 2010

Please deduct the
\$25.00 fee from:

- Savings Acct # _____
- Checking Acct # _____
- Check enclosed

Loan Extension Agreement

It is mutually agreed by the borrower and VBSFCU that in consideration of a processing fee of \$25.00, the June, July or August 2010 payment(s) on Loan(s) # _____ will be deferred and extended to the end of the original term of this loan(s). All other terms and provisions of the original loan agreement are unchanged and remain in full force and effect.



Name: _____ Account: _____ Loan #: _____

Daytime telephone number: _____

Signature: _____ Date: _____

* Subject to approval. Some restrictions apply. Delinquent loans and loans in default do not qualify for this program. Loans excluded from this offer include real estate and VISA credit cards. If you have GAP insurance on your auto loan, you may ONLY skip two payments during the term of your loan. You may only take advantage of this offer once per loan per calendar year.

**VIRGINIA BEACH SCHOOLS
FEDERAL CREDIT UNION**

The *Smart* Financial Choice. **for 50 Years**

3701 Bonney Road • Virginia Beach, VA 23452
1625 Salem Road • Virginia Beach, VA 23456
2122 General Booth Blvd • Virginia Beach, VA 23454
(757) 463-3650 • (877) 482-7328

vbsfcu.org