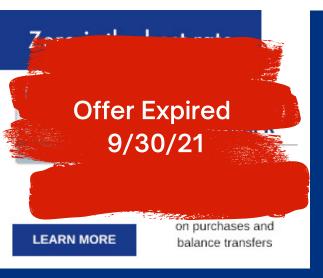




Digital Banking Upgrade Coming May 19



Your banking experience should be smooth, secure and the same on all your devices. That's why on May 19, Coosa Valley Credit Union will automatically upgrade your account to our new Digital Banking solution - free of charge. For more information, <u>please visit our website.</u>







Follow us on Facebook, Instagram and YouTube for photos from events, contests, financial tips and more!



Summer is the perfect time to unwind, get outside and treat yourself to some fun. With Skip-A-Pay from Coosa Valley Credit Union, you can let go of payment worries and soak up all the season has to offer.

You may be eligible to skip your upcoming loan payment(s). Use your extra cash to tackle a home project, take a road trip with the family or for anything else you wish.

Skip-A-Pay Criteria:

- Loan(s) must have been made at least six months prior to skipped month.
- Loan(s) must be current with no late payments within the last 12 months.
- A fee of 15% of the payment amount applies.
- Real estate loans, lines of credit, credit cards and business loans are not eligible.

It's easy to Skip-A-Pay - just visit your nearest branch!

SKIP-A-PAY TERMS AND CONDITIONS

By participating in Coosa Valley Credit Union's Skip-A-Pay program, you request that Coosa

Credit Union defer your loan payment(s) as indicated. You agree and understand that:

- Loan(s) must have originated six months prior to be eligible.
- Loan(s) must be current with no late payments within the last 12 months.
- Finance charges will continue to accrue at the rate of your original loan agreement.
- Deferring your payment will extend the term(s) of your loan(s) AND increase the finance charge.
- You will be required to resume your monthly payments the following month.
- If you elected GAP and/or Extended Warranty coverage, the coverage will not be extended beyond the original maturity date.
- All signers/co-signers of the loan(s) must agree to the terms of the Skip-A-Pay program and sign the request form.
- If you make your Coosa Valley Credit Union loan payment automatically from another financial institution, it is your responsibility to cancel/postpone your payments.

All Skip-A-Pay requests are subject to Coosa Valley Credit Union approval. Requests to skip a payment must be received at least five days prior to payment due extension for this program. There must be six months between each skipped payment. The processing fee is 15% of the payment amount per loan. Excludes real estate loans, lines of credit, credit cards and business loans.



Closings

Memorial Day

May 31

Independence Day

July 5

Labor Day

Sept. 6

Columbus Day

Oct. 11