



Refer-a-Friend

Fedmont FCU is asking for your help to grow our membership! If you or any current member refers a new member to joining with Fedmont, we will give the first 25 referrals \$25.00 EVERY MONTH! We have referral cars here at the Credit Union or make sure the new member mentions your name when they sign up for membership! \$25.00 for you, just for telling the great news about Fedmont Federal Credit Union and our low rates! Don't forget to mention our "Beat your Rate" program we are currently offering to save your friend or family member money as well. Double win! **All members must qualify by being active or retired employees of federal civil service, to include the U.S. Postal Service and military personnel who are supervised from offices or assigned to the Montgomery, Alabama area. Additionally, widows and widowers, immediate family and members, and domestic partners of eligible members are also eligible for membership. If you have any questions, please contact us for more information.

Holiday Closings

Thursday, July 4
Independence Day

Monday, September 2
Labor Day

Plan For Next Summer With A 2019 Vacation Savings Club Account

If you came up short on vacation funds this summer, start saving for next year's warm-weather getaway now with a Vacation Savings Club Account at Fedmont Federal Credit Union.

This handy savings tool is a no-brainer for members who want to quickly and easily save money for a vacation and associated

- Deducting any amount you choose from your weekly earnings
- Securing those funds in an interest-bearing account, separate from any other Savings or Checking Accounts
- Providing penalty-free access to the funds should you need them before the intended time or for a different purpose (i.e. an emergency)
- Pays June 1, 2020



Open a Vacation Club Account today and let your money work for you – by the time Summer 2020 arrives, all you'll have to do is book your flight and pack your bags without thinking twice about your vacay budget. Call Fedmont FCU at 334 270 5532 or send a request to start your Vacation Club Account through online banking messaging at www.fedmontfcu.org.

BEAT THAT RATE! Drive into Summer With the lowest auto rate around!

Our biggest, most competitive and best loan promotion yet!

That's right! Fedmont Federal Credit Union is offering its best and most competitive auto loan rate's ever! Bring us your current auto loan rate and we will beat it by .25%. Whether your auto new or used, new loan or almost paid off, Fedmont FCU wants to help you save on interest! With qualified applications, we will beat your current auto rate by .25%. We are excited to help our members with this new program. Do not hesitate! We will only offer this for a short time. Help us spread the good news!

Call, click, or stop in the credit union for your application. BEAT THAT RATE!

*Restrictions Apply



**“10-10-10” It’s a perfect 10!
Make Summer Sweeter with a
Vacation Loan or Back to school
easier with a Back to School Loan!**

**We have a \$1,000.00 loan special!!
10.00% APR* 10-MONTHS**

Leave those high-interest credit cards at home and stay cool on your vacation this year or make back to school a little easier. Apply today to make this your sweetest summer yet – visit www.Fedmontfcu.org for an Application, call 334 270 5532, or stop into the branch for more information.

*Limited time only. Restrictions Apply



**Need Some Extra
Cash?**

Fedmont’s Skip-A-Pay Program gives your budget a little extra breathing room. You can skip your qualified loan payment and keep the cash. Use the extra money for a weekend getaway, to make a purchase you’ve been putting off, get a head start on holiday shopping... the possibilities are endless!

Do I Qualify?

- Must have made 3 months of payments
- Loans must be in good standing
- \$25 processing fee per loan
- Only for one month, July OR August
- Skipping a loan payment may result in a reduction of the amount paid by GAP if a claim is filed.

You can now log on to online banking at www.fedmontfcu.org to request a Skip-A-Pay on your loans or come into the Credit Union to complete a Skip-A-Pay form.



Summer Skip-a-Pay

Just when you need it most, our Skip-A-Pay program can give you extra cash for your summer. Use the money to head out for a long vacation weekend, or pay off some bills. For just \$25 per eligible loan, you can choose to skip payment. To make your request, stop by the Credit Union, or complete the form below and mail it or fax it to us by July 31, 2019.

SKIP-A-PAYMENT REQUEST FORM

Member Name _____

Co-Signer Name _____

Please complete the form below and fax to 334-270-5534 or mail to:
Fedmont Federal Credit Union, 330 Eastdale Circle, Montgomery, Alabama 36117

Loan # _____ **Loan Due Date** _____ **Loan #** _____ **Loan Due Date** _____

Please take the \$25 per loan fee: From my share savings/checking account _____

Signature: _____ **Date:** _____

Co-Signer Signature (if necessary) _____ **Date:** _____

By signing above, you authorize Fedmont Federal Credit Union to extend your final loan payoff date for each loan requested on this form. The \$25 processing fee per loan will automatically be deducted from your share savings or checking account as indicated above. Interest will continue to accrue on your loan during the month of August 2019. In order to skip your loan payment(s), all loans must be current and in good standing at the time we receive your request.