## Deb Colbert

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Do you find yourself short of cash for the Holidays? We at Southwest Montana Community Federal Credit Union have 2 ways to help you!

## 1. "Skip-A-Pay"

Choose a payment from your Car, Truck, RV/ATV, Trailers, Snowmobiles, or Signature loans to skip in one of the these months: November, December or January. The loans need to be current, you have to have made at least 3 payments. There is a fee for each loan you choose to skip. After the paper work is turned in and the fee is paid from your share account, the loan department will take your current payment and add it to the end of your loan date, giving you extra money to spend for the Holidays.

## 2. "Christmas Club "

Plan ahead by budgeting and depositing any amount you choose, as frequent as you want, to your Christmas Club account and then come November we will mail you a check for the amount you have accrued throughout the year.

Stop by and anyone of our incredible staff members at Southwest Montana Community Federal Credit Union can help you with your Holiday savings!