



OUR SPECIAL *gift* TO YOU - EXTRA MONEY TO SPEND FOR THE *holidays!*

Old Point wants to offer you the perfect holiday gift - the option to skip your December 2018 loan payment!*

Use the extra cash to finish your holiday shopping or for anything else you need!

To do so, complete and sign the below form and return it at least 5 days before the due date of the payment you're deferring (10 days if payment is made by automatic withdrawal). Be sure to either include a check for \$45 or request to have the \$45 charged to your Old Point checking account to cover the processing. This special offer ends **December 24, 2018** so don't miss out!

** Deferment of this payment will extend the life of your loan and may cause an increase in the final payment amount.*

Skip A Payment But Don't Skip Auto Insurance!

Protect yourself against the risks you face behind the wheel with coverage from Old Point Insurance.

Coverage options include:

- Liability & Collision Coverage
- Accident Forgiveness
- Towing & Roadside Assistance
- And more!

Request a quote at **757.224.1463** or info@oldpointinsurance.com or by visiting OldPointInsurance.com.

The below form can be dropped off at a branch, faxed to 757.726.3412, or mailed to Old Point National Bank, Attn: Loan Servicing, P.O. Box 3392, Hampton, VA 23663. (If you fax, be sure to include your Old Point checking account number.)

SKIP - A - PAYMENT

The monthly payment on my loan number _____ may be deferred at a cost to me of \$45. This fee is non-refundable. My maturity date will be extended one month.

I/We understand that the loan will continue to accrue interest at the original rate during the extension period until it is paid in full. I/We also understand that there will be additional interest due along with the final payment. Any type of security agreement on the loan will now be extended in accordance with the terms and provisions of the foregoing renewal or extension. If I/We have insurance benefits on the loan, these benefits will stop at the original maturity date. Note: ALL SIGNERS OF THE ORIGINAL LOAN AGREEMENT MUST SIGN (INCLUDING COSIGNERS).

Offer excludes real estate and home equity loans.

Signature(s) X _____

Name(s) Printed _____

Address _____

Date _____ Phone Number _____

Yes, I would like to skip my DECEMBER payment!

Please check one of the following:

Please charge my Old Point National Bank checking account number _____ for \$45 on the date you receive my request.

Attached is my check for \$45



OLD POINT
NATIONAL BANK

OldPoint.com | 757.728.1290 | Member FDIC