Hi there,

I'm writing to request a 60-day extension on my account for the following reasons:

- Financial hardship
- Unforeseen circumstances

I understand the importance of maintaining good credit, and I have taken steps to improve my situation. I have made payments on time and I am committed to paying off my debt as quickly as possible.

Thank you for your consideration.

Sincerely,

[Your Name]
or right deposit facility because they may contain important account information. Shred your ATM receipts once they are no longer needed.

3. Don't lend your ATM card to anyone.

4. Remember, do not leave your card at the ATM. Do not leave any financial documents at a right deposit facility or any other facility you do not know.

5. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. If your card has an embedded chip, consider keeping the card in a safely envelope to avoid unsecured and unauthorized scanning. Don’t tell anyone your PIN. Don’t give anyone information regarding your ATM card or PIN over the telephone or Internet. If your ATM card can be used to make purchases, only consider providing card information over the telephone or the Internet if it is to a trusted merchant and for a sale or transaction initiated by you – and never provide the merchant with the PIN to your ATM card.

6. Protect against ATM and Internet fraud. Promptly report any suspicious activity or crimes to both the operator of the facility and the local law enforcement official(s) immediately.

7. Inspect an ATM before you use it. Look for possible tampering, or for the presence of an unauthorized attachment that could capture your PIN or other information from your card. Never enter your PIN in any ATM that does not look genuine, has been modified, or appears suspicious in any manner. Don’t write your PIN where it can be discovered. For example, don’t keep a note of your PIN in your wallet or purse.

8. Protect the security of your PIN. Ensure no one can observe you entering your PIN into the ATM. An ATM card reader is basically a keyboard. If you are using your PIN by using your body or hand to shield their view.

9. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your Card is lost or stolen.

10. When you make a transaction, remain aware of your surroundings and exercise caution when withdrawing cash. If you go to a right deposit facility, particularly if it is after hours. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or right deposit facility.

11. Don’t accept assistance from anyone you don’t know when using an ATM or right deposit facility.

12. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, put your card away and leave. You might consider using another ATM or coming back later.

13. Don’t display your cash; put it away as soon as the ATM transaction is completed and wait to count the cash until you are in a safe area. Keep the entryway to your car, home, or in another secure area.

14. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver’s window. Keep the engine running and remain alert to your surroundings.

15. We want the ATM and right deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement official(s) immediately.

AFTER HOURS PHONE NUMBER: 800-472-3272

S E R V I C E S T O

L I F E S T Y L E

1404 E. MILAM
MEXIA, TEXAS 76667

3501 W. 7TH AVE
CORSICANA, TEXAS 75110

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