

# Holiday Payment Suspension Guidelines

Dear [Borrower's Name],

We hope this letter finds you well. As the holiday season approaches, we understand that financial planning can be challenging. Therefore, we are pleased to provide you with our Holiday Payment Suspension Guidelines.

## Eligibility Criteria

- Borrowers must be in good standing and current on all payments.
- Requests for suspension must be made at least [X days/weeks] in advance of your payment due date.
- Suspension applies to loans that are not in default.

## Process for Requesting Suspension

1. Contact our customer service team at [Phone Number] or [Email Address].
2. Provide your loan account number and reason for the request.
3. Receive confirmation of your payment suspension status within [X days].

## Important Information

During the suspension period, interest will continue to accrue on your loan. Please ensure that you resume your regular payments following the suspension period to avoid any negative impact on your credit.

If you have any questions or need further assistance, feel free to reach out to us.

Wishing you a joyous holiday season!

Sincerely,  
[Your Name]  
[Your Title]  
[Company Name]  
[Contact Information]