



Skip Pay Agreement Terms and Conditions

May be returned by fax to (925) 609-3225

By signing below, you request that the Credit Union defer your loan payments as indicated. You agree and understand that:

- 1) FINANCE CHARGES will continue to accrue at the rate provided for in your original loan agreement, during and after that time.
- 2) Deferring your next payment will result in your having to pay higher total FINANCE CHARGES than if you made your payments as originally scheduled.
- 3) This payment deferral will extend the term of your loan(s) and you will have to make extra payment(s) after your loan(s) would otherwise be paid off.
- 4) You will be required to resume your regular monthly payments in the following month.

All deferrals subject to approval. Your loan(s) must be current (have no amounts past due) at the time you choose to accept this offer. For co-signed loans, all parties to the loan must sign the agreement before the request can be processed. A \$25 fee (FINANCE CHARGE) will apply for each loan payment skipped. These fees must be paid in advance by check or automatic withdrawal from your checking, savings, or money market account. No fee applies to Military Lending Act covered loans. Certain restrictions may apply.

If you are requesting to skip a payment on a loan that has a pre-scheduled payment in online or mobile banking, you must cancel the payment in order for the skip a payment request to be successful. To cancel the automatic payment, log into online or mobile banking, click on the Make a Transfer tab and delete the transfer in the 'Scheduled Transfers' section. For more information, please call a member service representative at (888) 858-6878.

Loan payments to skip

<input type="text"/>	<input type="text"/>
Loan Type	Number
<input type="text"/>	<input type="text"/>
Loan Type	Number
<input type="text"/>	<input type="text"/>
Loan Type	Number

Member Information

<input type="text"/>	<input type="text"/>	<input type="text"/>
Last Name	First Name	Middle Initial
<input type="text"/>	<input type="text"/>	<input type="text"/>
City	State	Zip Code
<input type="text"/>	<input type="text"/>	<input type="text"/>
Account Number:	Daytime Phone	Best time to contact me (between 8 a.m. - 5 p.m.)
_____ Signature	<input type="text"/> Date	
_____ Co-signer signature (required if there's a co-signer or co-borrower on the loan)	<input type="text"/> Date	
_____ Co-signer signature (required if there's a co-signer or co-borrower on the loan)	<input type="text"/> Date	