



Skip-a-Pay ^{Winter}

Qualified borrowers may choose to skip their November 2024, December 2024 or January 2025 CLFCU consumer loan payment(s) for a processing fee of \$35 per loan. Some restrictions apply. Excludes real estate loans, quick cash loans, credit cards, past due accounts.

Yes, I want to skip-a-pay.

I understand that this form must be submitted to CLFCU and signed by all borrowers BEFORE the payment is due.

Skip payment for: Nov 2024 Dec 2024 Jan 2025

Borrower Name _____ Daytime Phone # _____

Co-Borrower Name(s) _____

Loan Account Number(s) to which Skip-a-Pay applies: _____

Select Payment Option: Please deduct the processing fee (\$35/loan) from my account # _____.

I have enclosed a check for the processing fee (\$35/loan).

By signing below, I (we) understand that the terms and conditions of my (our) loan agreement will continue to apply, except that there will not be a regularly scheduled monthly payment during the month payment is skipped. I (we) understand that the interest will continue to accrue on my (our) loan during the month payment is skipped. Deferral of my (our) loan payment will result in my (our) having to pay a higher total finance charge and the loan repayment term will be extended by one month. I (we) understand that CLFCU reserves the right to terminate this offer.

Borrower Signature _____ Date _____

Co-Borrower Signature _____ Date _____

(All borrowers must sign before skip-a-pay will be approved.)

Processing fee: \$35/loan. Some restrictions apply. Offer excludes real estate loans, quick cash loans, credit cards, and loans that are past due at the time the skip-a-pay form is received by the credit union. Payment will not be extended until a completed form (signed by all borrowers) and processing fee is returned to CLFCU and the skip-a-pay is approved by CLFCU management. Payment skipped will be deducted from any GAP payment, if applicable. Skip-a-pay is only allowed if at least one full monthly payment has been made on the loan. Offer expires January 31, 2025.

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by NCUA

