



Skip-A-Pay Form

Please use this form each time you want to skip a regularly scheduled monthly payment on an eligible 802 Credit Union loan.

This letter entitles the bearer to "skip" one month's payment on any eligible consumer loan. Your loan is eligible if:

- 1) The loan is at least six months old
- 2) The loan is current

Simply fill out the information below and return it to us:

How do you normally make your payment? (select one)

- Cash/Check Automatic Payment (from an 802 Credit Union Acct)
- Automatic Payment Direct Deposit

Loan Account Number and Suffix: _____

Month you wish to skip: _____

Print Name: _____

Signature: _____ Date: _____

Not applicable to mortgages, home equity loans or VISA accounts. Not eligible if member history has resulted in a loss for the credit union. Only one skip-a-pay allowed per 12 month period. There is a \$10.00 service fee to skip each loan and this fee will be added to the loan balance. Finance charges will continue to accrue on a daily basis at the interest rate set forth in your loan agreement, both during and after the payment deferral period. The authorization of Skip-a-Pay will extend the maturity date of the loan. You will be required to resume your payments the following month. Your next regular monthly payment will include the finance charges for the skipped month and any charges for life/disability insurance if applicable. If there are insufficient funds in your deposit account, this offer is void and your loan payment will be due on the original due date. Program may be discontinued at any time without notice. Former MACCU members, Automatic payments will continue to post and will then be reversed during your skip-a-pay period. Former RVCU members, if your payment is made automatically the deduction will continue as scheduled and we will credit your 802cu account back in the amount of the deduction.

For Credit Union Use Only:	
<input type="checkbox"/> Changed Due Date on System _____ (date)	
<input type="checkbox"/> Reversed Payroll Deduction/ACH/Auto Transfer, if applicable, for the month of _____	
<input type="checkbox"/> Charged \$10.00 Skip-a-Pay Fee	<input type="checkbox"/> Reported in the log, if applicable
Loan Officer Approval: _____	Date: _____