



# Light Up With Holiday Cheer

## Return Form by Dec 1, 2020

Four Corners FCU



Skip-A-Pay Form

Name of Borrower: \_\_\_\_\_  
Name of Co-Borrower/Co-Signer: \_\_\_\_\_  
Account #: \_\_\_\_\_ Loan Suffix #(s): \_\_\_\_\_  
Payment \$(s): \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_  
Email: \_\_\_\_\_

### Method of Payment

A **\$30 processing fee** for each loan will be deducted from your savings (01) or PTA (98) account upon receipt.

Deduct fee from \_\_\_ Savings (01) or \_\_\_ PTA (98)  
(Account #) \_\_\_\_\_

<b>For CU use only: CASH/AUTOXFER:</b> _____
Original Loan Term: _____ Remaining Term: _____
Processed By: _____ Date: _____
_____ Minimum three (3) payments made (on original loan)
_____ Loan is current _____ Fee Amount Collected
<b>Member in good standing, no delinquent loans, unpaid Charge-offs or negative share accounts.</b>

By participating in FCFCU's Skip-A-Pay\*\* Program, you request that FCFCU defer your loan payment(s) as indicated. You agree and understand that; 1) Loans must be of current status; 2) Loans must have originated three months prior to be eligible; 3) All co-borrowers/co-signers of the loan must agree to the Skip-A-Pay Program and sign the request; 4) Finance charges will continue to accrue at the rate provided in your original loan agreement, during and after this time; 5) Deferring your payment will result in you having to pay higher total finance charges than if you made your payments as originally scheduled; 6) The payment deferral will extend the terms of your loans(s) and you resume your payments the following month; 7) A minimum of three loan payments must be made between skipped payments; 8) Number of Skip-A-Pays allowed is based on loan term/remaining term; one skip per each year of loan term (ex: 60-month term=five(5) skips).

\*If you elected GAP and /or MRC coverage, the coverage will not be extended beyond the original maturity date.  
**\*\*Excludes PALs, Seasonals, and Emergency Loans.**

Skip-A-Pay Agreement: I/We hereby request FCFCU to allow me/us to skip the payment(s) on the loan account(s) listed here, due on the dates I/we have indicated. I/We understand that if this request is granted, interest will continue to accrue on the balance, and that skipping this payment will require me/us to make additional payments in order to pay off the loan.

### Signature(s) Required:

Form Received By: \_\_\_\_\_

Borrower \_\_\_\_\_ Date \_\_\_\_\_

Co-Borrower/Co-Signer \_\_\_\_\_ Date \_\_\_\_\_