



Skip-A-Pay Application

Skip your monthly loan payment(s) when in need of extra cash or for emergency situations.

For \$25.00 per loan, per month, you can 'Skip' your loan payment(s)! Simply complete this form, sign, date, and attach the \$25.00/loan/month fee or authorize a debit from your designated GTFCU or Aggieland CU account. Submit this form and fee to the credit union **Loan Department** for processing.

You can 'skip' any month during a calendar year.

PLEASE NOTE:

- Skip-A-Pay requests should be received at least five (5) business days before the payment due date.
- Loans greater than 30 days delinquent are not eligible for Skip-A-Pay.
- Submit your Skip-A-Pay request form no more than thirty (30) days prior to the month you wish to skip.
- Skip-A-Pay requests are subject to approval.
- You must be current on all loans.
- You must be a 'member in good standing' with no negative account balances.
- Interest will accrue and repayment term will be extended.
- All terms and conditions of the loan still apply.
- Loans with co-signers will require both signatures on the Skip-A-Pay request form.
- Only two (2) skipped payments are allowed on any loan in a single calendar year.
- Mortgage, Home Equity, Home Improvement, Lot/Land, Mobile Home, Merry Money, Helping Hand, Hurricane Relief, and Higher Education, Fresh Start Program loans, and loans paid through the credit disability policy are excluded from the Skip-A-Payment program.
- A minimum of one (1) payment on a loan must be made before that loan is eligible for a Skip-A-Payment deferment.
- If you 'skip' November and December of a calendar year, then you must make a payment in January of the next calendar year before you are eligible for another 'skip' month.

Name: _____ Account Number: _____

Address: _____ Home Phone: _____

City, State, Zip: _____ Cell Phone: _____

I pay my loan(s) by: Cash/Check _____ ACH _____ Transfer from CU Account _____

	1 st Loan	2 nd Loan	3 rd Loan
Loan Number	L	L	L
Loan Payment	\$	\$	\$
Requested Month(s)			

Total Skip-A-Payment Fee Due (\$25.00/loan/month): \$ _____ Check Enclosed Please debit my s _____ account (example S1, S8)

Member Signature _____ Date _____ Co-Borrower Signature (if applicable) _____

Credit Union Use Only

Date Received: _____ Date Approved: _____ Fee Received: \$ _____

1st Loan: Current Due Date: _____ Next Due Date: _____

2nd Loan: Current Due Date: _____ Next Due Date: _____

3rd Loan: Current Due Date: _____ Next Due Date: _____

Loan Officer Approval: _____ Date: _____