



Get through the

DOOG

DAYS

THIS YEAR

with a little help from Cooperative Center

Take advantage of our Skip-A-Payment Program and chill with some extra cash!

All you have to do is fill out this form and return it to the credit union. Either enclose the \$25 processing fee per loan or choose to have the \$25 taken directly from your share or share draft account (see below). Requests to skip September 2020 payments must be received no later than five (5) days prior to your September payment due date. Requests to skip October 2020 payments must be received no later than five (5) days prior to your October payment due date. See below for program qualifications.

Yes, I want to take advantage of the Fall Skip-A-Payment Program for the month of **Sep 2020** **Oct 2020**

Name _____ Member # _____ Phone (_____) _____ - _____

Loan # _____ Loan # _____ Loan # _____ Loan # _____

Please take the fee per loan (\$25 x _____ = \$_____) from: Share Share Draft Check Attached Date _____

Signature _____ Guarantor/Co-Borrower Signature _____

Terms and Conditions: By opting for Skip-A-Payment, you agree and understand that finance charges will continue to accrue at the rate provided in your original loan agreement, during and after that time. Deferring your payment will result in your having to pay higher total finance charges than if you made your payments as originally scheduled. This payment deferral will extend your loan(s), and you will have to make extra payment(s) after your loan(s) would otherwise be paid off. If you previously elected credit life and/or disability insurance, the insurance coverage will not be extended beyond the original maturity date. Loans must be current with no prior skipped payments or delinquencies in the last 6 months, and no extensions within the last 12 months. All requests must be in writing, and skips will only be placed on loan numbers indicated. If your loan payments are normally paid through Cooperative Center automatic transfer payment options, the funds will not be transferred. Loans on bi-weekly schedules will skip 2 scheduled payments. First mortgages, Home Equity Line of Credit loans, first payment on a new loan, and Visa® Credit Card accounts are not eligible for this offer. Other restrictions may also apply.



Cooperative Center
FEDERAL CREDIT UNION

(510) 845-6428
www.coopfcu.org

