

It's Fast! It's Easy!

Fill out this form and return it to the credit union. Either have the \$25 Skip-A-Payment fee taken directly from your Cooperative Center savings (or) Checking (see below), **(or)** enclose the \$25 processing fee per loan. Requests to skip November 2021 payments must be received no later than five (5) days prior to your November payment due date. Requests to skip December 2021 payments must be received no later than five (5) days prior to your December payment due date. Requests to skip January 2022 payments must be received no later than five (5) days prior to your January payment due date. See below for program qualifications.

Select the month you wish to skip (one month only):

Nov 2021

Dec 2021

Jan 2022

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

Loan # _____ Loan # _____ Loan# _____

Please take the fee per loan (\$25 x _____ = \$ _____) from: Share Share Draft Payment 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, when 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 make 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. 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. The following loan types are ineligible for Skip-A-Pay: First mortgages, Home Equity Line of Credit loans, Visa® Credit Card accounts, Consumer loans with less than a six-month payment history. Other restrictions may apply.



(510) 845-6421 | www.coopfcu.org |    @coopfcu

634 Ferry Street Martinez, CA 94553



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for holiday shopping

Skip a Payment!

