# SKIP A LOAN PAYMENT

Dreaming of a vacation? Planning some home improvements? Or just a little short on cash? No problem. With an AVCU skip pay you'll have extra money to use for whatever you're dreaming of – for a low fee of $25 per payment skipped.

Skipping your payment will give you EXTRA cash for expenses without having to apply for a new loan or run up balances on high-rate credit cards.

To take advantage of this great offer, simply complete the skip pay request below and return it to a credit union representative. We'll take care of the rest.

☑ Yes, I want to skip my loan payment(s)!

_____-_____ LOAN #  _____ MONTH TO SKIP

_____-_____ LOAN #  _____ MONTH TO SKIP

_____-_____ LOAN #  _____ MONTH TO SKIP

☐ I have included a check in the amount of $_____ ($25 for each payment skipped)

☐ Please withdraw $25 for each payment skipped by debiting my: ☐ Savings Account ☐ Checking Account

_____ MEMBER NAME (PLEASE PRINT)  _____ MEMBER SIGNATURE

_____ MEMBER #  _____ DATE

_____ MEMBER PHONE #

Please mail this completed form to: Alta Vista Credit Union
1425 W. Lugonia Avenue
Redlands, CA 92374

Or fax this form to: 909.809.3712

**Please DO NOT e-mail this form as your personal information cannot be protected in e-mail form.**

**Disclosure:** **Real Estate secured loans, Overdraft Lines of Credit, VISA accounts, Quick Cash loans and loans that have skips already in effect are not eligible for this program.** To be eligible for a Skip Pay, your membership MUST be in good standing (account balances must be positive and loan payments must be current) and you should have no more than one previous skip payment in the past 12 months. Offer only valid on loans that have been established at least 12 months. Please note that if you choose to skip a payment, your loan repayment term will be extended and interest will continue to accrue on your loan(s). If you return this form via U.S. Mail, please allow sufficient time for processing. We are NOT able to reverse payments after they post to your loan. This is an amendment to the specified loan agreement between AVCU and you the "Borrower". We reserve the right to refuse a "skip" payment if you have already skipped more than 1 payment in the last 12 months or been recently delinquent or any other status has changed relating to your loans with the Credit Union.

**AUTO LOAN NOTICE:** If you have a GAP policy on your auto loan, skipping payments during the term of the loan my affect your coverage. See your GAP Policy documents for further information.