



800.772.8728 www.unitedfinancialcu.org 989.777.3620

Sign me up for Skip-A-Payment!

Primary Applicant Name: _____

Co-Applicant Name: _____

Cosigner Name: _____

Please note that you must apply at least 15 days prior to your loan's due date.

Loan payment(s) I would like to skip:

Acct#/Loan# _____ Dec Jan

Acct#/Loan# _____ Dec Jan

Acct#/Loan# _____ Dec Jan

Skip-A-Payment Fee: \$30 per payment skipped

Fee Included Please debit my: Savings Checking

Return this form to any United Financial location.

By participating in United Financial Credit Union's Skip-A-Payment program, you request that United Financial Credit Union defer your loan payments as indicated. You agree and understand that: 1) FINANCE CHARGES will continue to accrue at the rate provided in your original loan agreement, during and after this time; 2) deferring your payment will result in your having to pay higher total FINANCE CHARGES than if you made your payment as originally scheduled; 3) the payment deferral will extend the term(s) of your loan(s) and you will have to make extra payment(s) after your loan(s) would have otherwise been paid off (excludes balloon RV loans which require a new loan to be executed upon maturity of the loan; 4) you will be required to resume your payments the following month; 5) does not apply to Real Estate Loans, Credit Cards, or Lines of Credit, 6) Credit Life Insurance and Credit Disability Insurance may not cover any balance remaining beyond the original term of the loan; 7) only 1 Skip a Payment will be allowed per calendar year per loan; and 8) a fee of \$30 per loan will be charged for this service at the time the request is processed. If you elected GAP or Mechanical Repair Coverage, the coverage will not be extended beyond the original maturity date. All Skip A Payments are subject to United Financial Credit Union approval. Your loan(s) must be current to accept this offer. Certain restrictions may apply.

Primary Applicant Signature/Date: _____

Co-Applicant Signature/Date: _____

Cosigner Signature/Date: _____

Internal Use Only
Loan Officer _____ Date _____