



Get a head start on your holiday expenses with  
**SKIP~A~PAYMENT!**\*

Qualified borrowers may choose to skip their December loan payment(s) for a \$30 processing fee (for each loan skipped). Some restrictions apply.

**Yes, I want to skip-a-payment!** Please defer my consumer loan payment(s) for the month of December 2020. I understand that this form must be submitted to SCCU **before the due date.**

Borrower Name \_\_\_\_\_ Daytime phone number (\_\_\_\_) \_\_\_\_\_

Loan Account Number which skip-a-payment applies: \_\_\_\_\_

Suffix(s) for skip-a-payment: \_\_\_\_\_ (\$30 fee for each loan modified)  
 Select payment options:

\_\_\_ Please deduct the processing fee (\$30 per loan) from my account # \_\_\_\_\_.

\_\_\_ I have enclosed a check for the processing fee (\$30 per Loan)

By signing below, I (we) understand that the terms and conditions of my (our) loan agreement will continue to apply, with the exception that there will not be a regular scheduled monthly payment required during the month of December 2020. Deferral of my (our) loan payment will result in my (our) having to pay a higher total finance charge and the loan repayment term will be extended by one month. I (we) understand that SCCU reserves the right to terminate this offer.

Borrower Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Borrower Signature \_\_\_\_\_ Date \_\_\_\_\_  
*(All borrowers must sign before skip-a-payment will be approved)*

\*Offer excludes real estate loans, credit cards, Signature loans, and loans that are past due at the time skip-a-payment form is received by the Credit Union. Payment will not be extended until the completed form (signed by all borrowers) and the \$30 processing fee for each loan is returned to SCCU and the skip-a-payment is approved by SCCU management. Skip-a-payment is only allowed if at least four full monthly payments have been made on the loan. There is a three-skip maximum for 2020.

*Offer expires 12/31/20*

