



Skip-A-Pay

November 1 - December 31, 2025

Yes! I want to take advantage of the Skip-A-Pay offer. Please defer my loan payment(s) for 1 month.

*Excludes credit cards, real estate loans, loans less than six months old and any past-due loans. SureFire auto loans are eligible for 1 Skip-A-Pay each calendar year. Only one (1) month's payment (November **or** December) may be skipped. **\$35 service fee per loan.**

Name _____

Address _____

Social Security Number _____

Account Number _____

Phone (Home/Cell/Work) _____

Email _____

I want to use Skip-A-Pay on the following loan(s): # _____

How is your loan payment currently being made?

- ☐ Branch payment ☐ FFCU ACH payment ☐ Other FI ACH payment ☐ Online banking transfer
☐ Mobile banking transfer ☐ Payroll deduction ☐ Other: _____

☐ I agree that it is my responsibility to cancel/postpone any automated loan payment I currently have scheduled to be paid during the elected Skip-A-Pay month. I also understand that it takes 3-5 business days to cancel an ACH payment.

I would like the service fee (\$35 per loan) to be taken from:

- ☐ Checking ☐ Savings
☐ I have enclosed my check for \$_____ for the service fee.

*Make check payable to: **Fort Financial Credit Union***

I (We) understand the terms and conditions of my (our) loan agreement will apply except that there will not be a regular monthly payment required during the month selected as my (our) Skip-A-Pay month. This month will be determined by the date this form is returned to Fort Financial Credit Union. By deferring my loan payment, I (We) understand that this will extend the loan payment term. I (We) understand that finance charges will continue to accrue during the deferral period. I (We) also understand that if I (We) have purchased GAP Insurance on the loan, this Skip-A-Pay may affect the amount of insurance received in the event of a total loss (See GAP Waiver Addendum). I (We) also understand that Fort Financial Credit Union reserves the right to terminate this offer if my (our) financial status changes prior to the actual Skip-A-Pay month requested. **Offer expires December 31, 2025.**

Signature: _____ Date: _____

Co-Signer/Co-Borrower Signature: _____ Date: _____

Co-Signer/Co-Borrower must sign this agreement.

FOR OFFICE USE ONLY:

- ☐ Due date extended
- ☐ Final payment date
- ☐ Custom data
- ☐ Charge fee
- ☐ ACH loan payment stopped