

Skip-A-Payment Request Form

Select which month you would like your payment(s) skipped (mark one only):

January (apply by 12/15)

February (apply by 01/15)

March (apply by 02/15)

April (apply by 03/15)

May (apply by 04/15)

June (apply by 05/15)

July (apply by 06/15)

August (apply by 07/15)

September (apply by 08/15)

October (apply by 09/15)

November (apply by 10/15)

December (apply by 11/15)

Member Name _____

Member Number _____

Address _____

City/State/Zip _____

Daytime Phone _____

Member Signature _____

Co-Maker Signature* _____

*if applicable. If you have a co-maker on your loan, he/she MUST sign this request.

Date Requested _____

Complete the information below for each loan payment you wish to skip:

Loan Number _____ Payment \$ _____ Due Date _____

Loan Number _____ Payment \$ _____ Due Date _____

Loan Number _____ Payment \$ _____ Due Date _____

Loan Number _____ Payment \$ _____ Due Date _____

I authorize FCCU to skip my payments on the loans I have listed above. I understand taking advantage of this option extends the current balance of the affected loan(s) by the amount of the payment skipped and interest will accrue on the deferred balance of the loan throughout the deferred payment period. Certain restrictions may apply. Loans skipped within the last 6 months will not be eligible. If you have a delinquent loan, none of your loans will be eligible for this offer. If you have recurring automatic transfers from other financial institutions, it is up to you to stop the transfer if you wish. Other financial institution fees will not be refunded.

By signing and returning this form, you are requesting FCCU to advance the due date equal to one month's payment on each of your eligible loans which you have listed. You authorize a fee of \$5 per skipped loan to be added to the loan(s) listed.

Print, complete and mail to:

Skip-A-Payment Dept, First Community Credit Union, PO Box 840129, Houston TX 77284-0129

Loans not eligible include: Credit Cards, Home Improvement, Home Equity, Home Equity Line of Credit, CD Secured, Share Secured, Stock Secured, Mortgage, Driving Advantage, Single Payment, Guaranteed Holiday Loan, Teacher Appreciation Loan, Hungry Loan, Zero Percent Loans and loans less than six months old.

For members who have Guaranteed Asset Protection (GAP), claim coverage does not extend to the amount of payment deferred. Also, you agree that by skipping your payment, your original GAP waiver election remains in effect. We reserve the right to decline any request.

CU USE ONLY

Date Received _____ Teller #/Initials _____ Date Processed _____

