

Don't waffle any longer.

~~~~~ Sign up for Skip-A-Payment today! ~~~~~



## Skip-A-Payment Request Form

|                                                                                                                              |                                                                 |                                           |
|------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|-------------------------------------------|
| Primary Member Name (First)                                                                                                  |                                                                 | (Last)                                    |
| Joint Member Name (First)                                                                                                    |                                                                 | (Last)                                    |
| Account Number                                                                                                               |                                                                 | Primary Phone Number                      |
| I would like to skip my payment for: (Choose one only) <input type="checkbox"/> June 2019 <input type="checkbox"/> July 2019 |                                                                 |                                           |
| VEHICLE LOAN                                                                                                                 |                                                                 |                                           |
| PERSONAL LOAN                                                                                                                |                                                                 |                                           |
| SAVE-AS-YOU-PAY LOAN                                                                                                         |                                                                 |                                           |
| HOME EQUITY LOAN                                                                                                             |                                                                 |                                           |
| Choose the payment method for the processing fee:                                                                            |                                                                 |                                           |
| Please take the \$30 processing fee for each loan payment from my: (Must be paid before processing)                          | <input type="checkbox"/> Savings Account                        | <input type="checkbox"/> Checking Account |
|                                                                                                                              | <input type="checkbox"/> I will make the payment at the branch. |                                           |
| All persons who signed the original loan document must sign this request form.                                               |                                                                 |                                           |
| Signature                                                                                                                    |                                                                 | Date                                      |
| Joint Signature                                                                                                              |                                                                 | Date                                      |

**Fax your application to (404) 978-0095 or (912) 352-0838 (Savannah) or deliver it to your closest MembersFirst branch.**

By participating in MembersFirst's Skip-A-Payment program, you request that MembersFirst CU defer your loan payments as indicated. You agree and understand that 1) Loans must have originated at least six months prior to the date you choose to skip your payment; 2) If we are unable to stop your ACH payment in time, your skipped payment may be delayed until the next scheduled payment; 3) Finance charges will continue to accrue at the rate provided in your original loan agreement during and after this time; 4) Deferring your loan payment will result in your having to pay higher total FINANCE CHARGES than if you had made your payments as originally scheduled; 5) If you have an extra pay period in the month you choose to skip, we will only skip the equivalent of one month. For example, if you are scheduled to receive three payroll deposits in the month, only the first two payments will be skipped. If your payment is made through Payroll Deduction or Direct Deposit, your payment will be deposited into your MFCU Membership Savings account; 6) You will be required to resume your payments the following month; 7) The payment deferral will extend the terms of your loan(s), and you will have to make extra payments after your loan would otherwise have been paid off; 8) If you elected GAP, Warranty Coverage or Life/Disability Debt Protection, the coverage will not be extended beyond the original maturity date; 9) All deferrals are subject to MFCU approval; 10) Your loans must be current to accept this offer (loans more than 10 days past due are subject to additional approval; certain restrictions may apply); 11) If your loan payments are deposited from another institution (ACH or Direct Deposit), the funds received in the month you skip will be deposited into your savings account. There is a \$30 processing fee per loan, which will be deducted from your account or paid over the counter (as specified above). All loans listed will be skipped for the month listed; only one month may be skipped for this promotion.

CREDIT UNION USE ONLY Loan Officer Signature \_\_\_\_\_ Processor Initials \_\_\_\_\_ Date \_\_\_\_\_  
 Fee Collected \_\_\_\_\_ Check \_\_\_\_\_ AC XFER  
 Loan Pmt Method \_\_\_\_\_ ACH \_\_\_\_\_ PD