



## Skip –A – Pay Your Way Application

Do you need a financial boost? Skip your loan payments today. Our skip a pay program is back and better than ever. You now have the option to defer your loan payments for an entire month of your choosing for a fee of \$35 per loan.

Please complete the following application:

Borrower _____	Account # _____
Joint Borrower _____	Loan Suffix _____
Address _____	Phone (____) _____
City, State, Zip _____	Month To Skip _____

Please withdraw the \$35 application fee from:                      Checking                      Savings

By signing below, I/we request to skip the payment references above. I/we agree to pay an application fee of \$35 for each request and I/we agree to all provisions of the Skip-A-Pay program as described in this disclosure.

All parties on the loan must sign this form.

_____	_____
Borrower's Signature	Date
_____	_____
Joint Borrower's Signature	Date

All of your loans at FDLFCU must be current and have had no delinquency over the past year. Your account must not be overdrawn and you must have sufficient funds on deposit to cover the \$35 application fee for each loan. A maximum of two months can be skipped per year. Consecutive months are not allowed. Application must be received at least 7 days prior to payment due date. Each loan payment is applied first to unpaid late fees and charges, then to the accrued interest due on the loan, and the remaining amount is applied to the principal balance. Real estate loans and loans with a history of less than one month payments are not eligible (excludes Zest Continuous).

Other restriction may apply. Refer to the account and loan disclosures and agreements. Skipping one or more payments will extend the term of your loan and interest will continue to accrue. For auto loan payments, please check with your GAP insurance carrier to determine how Skip-A-Pay may affect your coverage.