



## Skip-A-Payment Request

The undersigned hereby makes written request to extend the original repayment of my loan by permitting the next regular monthly payment due to be extended one month after the termination date of the existing loan contract. This extension in no way alters the terms and conditions of the original loan contract as previously disclosed to the borrower. **Interest at the agreed rate will continue to accrue on the unpaid balance of the loan.**

Member Number: \_\_\_\_\_ Loan Number: \_\_\_\_\_

Loan Balance: \_\_\_\_\_ Payment Amount: \_\_\_\_\_

Month to Skip: \_\_\_\_\_ Next Payment Due: \_\_\_\_\_

Member Name: \_\_\_\_\_

Address: \_\_\_\_\_

Daytime Phone Number: \_\_\_\_\_

Purpose of Request: \_\_\_\_\_

**IMPORTANT NOTICE:** This form, **completed in its entirety**, must be received by the Loan Department 10 days prior to the payment due date. A Skip-A-Payment modifies the original loan agreement and will affect coverage in the event of filing a claim for GAP, Payment Protection or other similar products. In those rare instances where acceptance of this form is approved less than 10 days before the due date, the undersigned understands that the Credit Union will not be responsible for any fees, such as those that could occur because a scheduled ACH loan payment is not stopped in a timely manner.

**All Borrowers/Guarantors who signed the original agreement must sign this form.**

\_\_\_\_\_  
Member's Signature (Primary)                      Date                      Co-Borrower/Joint/Guarantor Signature                      Date

**RETURN COMPLETED FORM:**

1. Mail – A+FCU, Attn: Loan Department P.O. Box 14867 Austin, TX 78761 OR
2. Fax – 512.302.6105

Dear Member,  
Your request for a Skip-A-Payment has been

- Approved
- Denied (see reasons below)

**REASONS FOR DENIAL:**

- All loans are not current at this time.
- 6 monthly payments have not yet been made on this loan.
- This loan has received a Skip-A-Payment within the last 12 months.
- This type of loan (Real Estate, Credit Card, Holiday Line of Credit, Single Pay or Commercial) is not eligible for Skip-A-Payment offer.
- Checking account is negative at this time.
- Collateral Protection Insurance added to a current A+FCU loan.

Date: \_\_\_\_\_                      Processed By: \_\_\_\_\_