

Mail to: 6100 Neil Road; Suite 150; Reno, Nevada 89511

OR bring to the branch nearest you!

**SKIP A PAY REQUEST**

Yes! I would like to skip my (insert month you would like to skip) loan payment.

I understand that by skipping my payment, it will extend the maturity date on my loan, and I agree to repay the loan according to the terms and conditions of my loan agreement. If the loan is payroll deduction, payments already posted will not be reversed. I also understand that the interest will continue to accrue at the contract rate including the month I have chosen to skip and that there is a $50.00 skip fee per loan.

 If GAP insurance was purchased on the loan, a payment deferral could affect your policy. We would appreciate receiving your application at least 10 days before your payment is due. All borrowers must sign this authorization form.

**Qualifications:**

* All credit union services must be in good standing (loans, savings, checking, Visa, etc.)
* Loan must have at least 6 months of payment history
* Only one skip-a-pay per loan/per year
* May not be used on real estate, home equity loans and lines of credit, personal lines of credit and credit cards.

**Name**

**Address**

**City State Zip**

**Payment Method.** (Please check one)

⃝ My check for $50.00 per loan is enclosed.

⃝ Please transfer $50.00 per loan from my : Savings or Checking

Signature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Joint Borrower Signature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Date \_\_\_\_\_\_\_\_\_\_\_\_\_

**SPFCU Use:**

**LO Approval: \_\_\_\_CU Approval:\_\_\_\_\_**

Federally insured by the NCUA