

Please complete this request form indicating each loan you are requesting a "Skip-A-Pay." The "Skip-A-Pay" request may only be applied once per calendar year for each loan requested.

I want to skip my Santa Clara County Federal Credit Union ("Credit Union") loan payment(s) for the next monthly payment. I agree to pay a \$30 processing fee (added to the loan balance) for each monthly payment I choose to skip, and authorize the Credit Union to change my payment schedule.

Member Name _____	
Co-borrower Name _____	Co-borrower Name _____
Daytime Contact Phone # (s) _____	
Email Address _____	
Loan Account #-Suffix _____	Loan Account #-Suffix _____
Loan Account #-Suffix _____	Loan Account #-Suffix _____

The following terms and conditions apply:

- A fee of \$30 per loan payment skipped will be added to the loan balance when the request is approved.
- Loan types eligible for skip-a-pay are: Auto, Credit Card, Boat, RV, Motorcycle, Personal, Line of Credit, Computer, and Share Secured Loans (excluding single payment option).
- Requests will be applied to the next scheduled payment and must be received no less than five (5) business days before the due date.
- The loan must have originated at least 6 months prior to the date of the Skip-a-Pay Request to be eligible and all payments must be current on all loans.
- Payments can be skipped on each eligible loan only one (1) time per calendar year.
- The minimum monthly loan payment must be at least \$100.
- Borrower (member) and all co-borrowers must sign this request form. I agree, by scanning, faxing or emailing this form to SCCFCU, that my electronic signature is a valid representation of my original signature and is to be accepted as such.
- **Interest will continue to accrue at the rate provided in the loan agreement during the skip period.**
- **If the loan is closed-end, its maturity date will be extended when a payment is skipped. This means at least one extra payment for each payment skipped and an additional payment may be needed to cover interest accrued while payments have been skipped. Skipping payments on open end credit products may also extend the time the balances take to pay off.**
- If the loan payment is made by ACH origination from another institution and the Skip-a-Pay Request is not approved in sufficient time before the scheduled payment date, the skipped payment may be delayed until the following month.
- If there is an automatic bill payment scheduled, the member is responsible for suspending payment for the appropriate month.
- If there is an automatic payment/transfer scheduled, the Credit Union will suspend the automatic payments(s) for a single month.
- If GAP was elected, the coverage will not be extended beyond the original maturity date.
- If any loan to the member has been delinquent or in default on a Share account with the Credit Union during the past 12 months, the Skip-a-Pay Request will be denied and the required payment is due.
- All other terms and conditions of the loan remains the same. Other restrictions may apply.
- Skip-a-payments are subject to Credit Union approval, and member will be notified if not approved.

By signing and submitting this Request, I/we ask that Santa Clara County Federal Credit Union allow the next monthly payment(s) to be skipped on the loan(s) listed above. I/we have read and agree to the terms stated above.

Member Signature _____	Date _____	Co-Borrower Signature _____	Date _____	Co-Borrower Signature _____	Date _____
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### Credit Union Use Only

Accepted by (teller ID) \_\_\_\_\_ Branch \_\_\_\_\_ Date \_\_\_\_\_

**Identify all signers and verify all appropriate co-borrowers have signed for each suffix.**