



Consumer Loan Skip-A-Payment

If you are looking for a little extra cash for the end of the year, we're here to help. Choose to Skip-A-Payment will free up some money to pay unexpected bills. CVFCU members can skip their loan payment on their New/Used Auto, Share Secured, Boat, RV, Motorcycle, VISA®, and Personal Loans. (Real Estate loans are not eligible).

FOLLOWING TERMS APPLY TO THE SKIP-A-PAYMENT:

- Member must have made as least six (6) payments on loan that is chosen to Skip-A-Payment.
- Member may not have been fifteen (15) days or more late with their loan payment within the last twelve (12) months.
- Interest will continue to accrue during the month you choose to Skip.
- Payments made through payroll deduction or Direct Deposit will be deposited into your savings account for the month.
- When payments resume as scheduled the unpaid interest will be collected first, and all the terms and conditions will apply, following the month skipped as indicated above.
- Skipping a payment and/or the corresponding fee may result in higher total finance charges on your loan, but the rate will remain unchanged.
- Skipping payments will extend the term of your loan.
- Maximum of one (1) Skip-A-Payment every twelve (12) months.

To request a Skip-A-Payment, simply fill out the form below and be sure to return it to us by mail, fax, or in-person prior to the loan due date you want to skip. For further questions contact us in office.

Central Valley Firefighters Credit Union
5300 N. Fresno Street
Fresno, CA 93710

PHONE 559.228.1997
FAX 559.228.0350
CVFIRECU.ORG

SKIP-A-PAYMENT REQUEST

Yes, I'd like to skip my payment for the month of: _____

Primary Name: _____ Joint Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Daytime Phone: _____ Alternate Phone: _____

Member Number: _____

Loan Number: _____ Suffix: _____ Payment Amount: \$ _____ New Due Date: _____

Loan Number: _____ Suffix: _____ Payment Amount: \$ _____ New Due Date: _____

Loan Number: _____ Suffix: _____ Payment Amount: \$ _____ New Due Date: _____

***Both Account owner signatures are required in order to authorize the Skip-A-Payment request.

Primary Signature/Date

Joint Signature/Date