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**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 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-A-Payment.
* 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 rate will remain unchanged.
* Skipping payments will extend the term of your loan.
* Maximum of one (1) Skip-A-Payment every twelve (12) months.
* $25.00 Fee per loan being skipped

**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

PH: (559)228-1997 FAX: (559)228-0350 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**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