



## 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