

Consumer Loan Skip-a-Payment

If you are looking for a little extra cash, 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®, Personal Loans, and Lines of Credit (LOC). 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 due date advancement.

To request a Skip-A-Payment, simply fill out the form below, and be sure to return it to us by mail, email, 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

Member Name	Month Requested to Skip
Mailing Address	City/State/Zip
Daytime Phone	Email Address

Account Number	Suffix	Payment Amount (\$)	New Due Date
Account Number	Suffix	Payment Amount (\$)	New Due Date
Account Number	Suffix	Payment Amount (\$)	New Due Date
Account Number	Suffix	Payment Amount (\$)	New Due Date

Member Signature and Date