By submitting this "Skip-A-Payment"* coupon to ACFCU, I am requesting that my scheduled payment due _____ be deferred. I further understand interest will continue to accrue on my unpaid balance even if my scheduled payment is deferred. I further understand this request does not change my legal obligation to the credit union. My loan agreement with the credit union provides for regular scheduled payments, and the credit union is merely informally permitting me to defer payment for the month indicated above. My regular payment schedule will resume immediately following the month indicated above.

I understand, if approved, I will need to pay $25 per loan before my Skip-A-Payment(s) will be processed.

Please Initial your transfer request: transfer from Share/Savings:_____ Checking _____

Payment of the $25.00 fee per loan is enclosed (Payable to ACFCU) _____

Borrower's Name_____ Signature_____

Date_____ Account Number: _____ Loan Number: _____

Phone Number:_____ Email:_____

*Skip-A-Payment cannot be used to defer Home Equity, Real Estate, Line of Credit, Balloon Payments, Credit Card payments or single payment loans.
*Loan being deferred cannot be delinquent at the time of the request or any time during the preceding 6 months. Loan must have a minimum of 6 month payment history.
Interest will accrue on all loans affected by the program, which will cause the maturity date of each loan to be extended. Maximum of 2 Skip a Payments per year.
In order to process the request Skip-A-Payments must be received at least 14 days in advance of the loan due date.