



Skip-A-Payment Request Form

Use this authorization form each time you want to skip your next monthly payment on an eligible FFCU Loan. You must complete one Skip-A-Payment Request Form per eligible loan. *

Return completed form by email, in person or by mail to Forbes Field Federal Credit Union, 5920 SE Coyote Dr Topeka, KS 66619 **No Phone Requests Accepted**

Form must be received by FFCU by October 31st to skip November loan payment.

Member Information

Member Name	Co-Borrower/Guarantor Name
Email Address	Daytime Phone #

Loan Information

Account Number/ Loan Number	Defer my payment due on
Payments are currently made by:	
<input type="checkbox"/> Cash/Check <input type="checkbox"/> Automatic transfer from Share/Checking <input type="checkbox"/> UTA <input type="checkbox"/> Online Banking recurring transfer (If checked, YOU must stop recurring transfer for this payment) <input type="checkbox"/> Retirement	<input type="checkbox"/> Technician Pay <input type="checkbox"/> AGR

All requests to defer a payment must be approved. Interest will continue to accrue during the deferral period. This will extend the original loan term. If there is a Co-borrower/Guarantor on the loan, all parties must sign to be eligible for this program. **Home Equity Loans and Lines are not eligible for this program.**

By signing below, I/We agree to and understand the terms stated. *

Borrower _____

Date _____

Co-Borrower/Guarantor
(If applicable) _____

Date _____

*PLEASE READ THE FOLLOWING INFORMATION AND TERMS AND CONDITIONS CAREFULLY: To be eligible for the Skip-A-Payment program, you must have made 12 consecutive payments on the loan and all credit union accounts must be in good standing (less than 30 days past due in the past 12 months). Loans are limited to one (1) Skip-A-Payment per calendar year. Accounts that participate in our Skip-a-Payment Program will not be charged a Late Charge for the payment skipped. However, Finance Charges will continue to accrue on your Loans at the rate set forth in the applicable Loan Agreement/Note with us. For all Loans on which a skip payment is approved, immediately following the skip payment period, your minimum or monthly payments, as applicable, will return to their regularly scheduled amounts and due dates as specified in and pursuant to such Loan Agreement/Note. By requesting Skip-A-Payment,
 (1) You agree to make payments in the regularly scheduled amount every month until you have paid all of the principal and interest and any other charges you may owe under the Loan Agreement/Note;
 (2) If your Loan Agreement/Note has a final maturity date, (a) you authorize FORBES FIELD Credit Union to extend, by one month, the said final maturity date, (b) you agree that on such final maturity date all amounts due and owing under the Loan Agreement/Note shall be immediately due and payable; (3) You agree that all other provisions of said Loan Agreement/Note shall remain the same and be in full force and effect. The Skip-A-Payment Program is not available on home equity loans. **If you have GAP Insurance, your GAP insurance coverage only includes up to 2 skips and/or delinquent payments.** Monthly premium for Payment Protection will still be added to the loan on the skipped month. You must meet the Credit Union's underwriting criteria and qualifications. The Credit Union reserves the right to deny Skip-A-Payment on any loan for any reason. I understand that loan payments will be forwarded to FFCU if I have originated ACH payment from another financial institution for payment FFCU loans. These funds will be available to me in my FFCU share account. You will be notified if your Skip Payment Request is not approved. Contact the Credit Union for more details.

FOR CREDIT UNION USE

Date Rec'd _____ / _____ / _____
 Date of Next Payment Due _____ / _____ / _____
 Rec'd by: _____
 Loan Officer

Loan Number _____
 Payment Deferred _____ / _____ / _____