



# Holiday Skip-A-Payment Request

Name(s): \_\_\_\_\_ Account #: \_\_\_\_\_ Loan # \_\_\_\_\_ # \_\_\_\_\_ # \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State/Zip Code: \_\_\_\_\_

Email: \_\_\_\_\_ Cell: \_\_\_\_\_ Phone #: \_\_\_\_\_  
Area Code/Phone # Area Code/Phone #

I wish to skip my loan payment(s) for: (choose one month only)

November 2017

December 2017

January 2018

**\$35.00 Processing Fee PER LOAN request:**

Cash or Check enclosed

Debit My UCFCU Account # \_\_\_\_\_

Savings or Checking

**ALL ELIGIBLE LOANS WILL BE PROCESSED.** All areas of this request must be completed and delivered to United Catholics FCU before your loan payment is due. All Skip-a-Payment requests must be received 10 days prior to payment due date. Requests will be processed within five (5) business days from the time they are received. **This offer applies to all eligible loans that have been opened for at least (6) months.** *This offer does not apply to Real Estate Loans, Share Secured and Visa, a Loan that is paid ahead by 60 days or more, delinquent loan or if a loan extension was granted within the last twelve months.* A notice will be mailed within 10 days on any denied Skip-A-Payment requests.

**Disclosure:**

Term and Conditions: If we do not receive the \$35 processing fee for each Skip-a-Payment request or if there is insufficient funds available in the account that you specify to pay the fee, your Skip-a-Payment request will not be processed and your regular scheduled loan payment must be paid. If you take advantage of this Skip-a-Payment offer your loan will always have the option of making additional payments in the future with no prepayment penalty to pay down your loan faster. By accepting this offer, you request that United Catholics Federal Credit Union (UCFCU) defer your next loan payment for the loan(s) indicated. You also understand and agree that 1) finance charges will continue to accrue at the rate provided in your original loan agreement, during and after that time, 2) deferring your next payment will result in you paying additional finance charge if you make your regular payments as originally scheduled, 3) this payment deferral will extend the term of your loan by one month and you will have to make extra payments after your loan would otherwise be paid off; and 4) you will be required to resume your next regularly scheduled monthly payment in the month following the deferred payment. All payment deferral requests are subject to approval. All UCFCU accounts must be in good standing. All your UCFCU loans must be current (have no amounts past due) at the time you choose to accept this offer for your qualifying loan. Certain restrictions may apply.

I understand that the terms and conditions of my loan agreement will apply except that there will not be a regular monthly payment required during the month selected as my Skip-a-Payment.

I agree to the terms and conditions above

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-maker's Signature (if applicable): \_\_\_\_\_ Date: \_\_\_\_\_



Mail or return to: **Attn: Loan Department, 2225 E Garvey Ave N. West Covina, CA 91791**  
Fax: (626) 974-4473 or email to: [ucfcu@unitedcatholicscfu.org](mailto:ucfcu@unitedcatholicscfu.org)

For office use only: Date Received : \_\_\_\_\_ Input date: \_\_\_\_\_ Payment skipped: \_\_\_\_\_ Changed by: \_\_\_\_\_