



## Skip Payment Program Agreement

This agreement allows you to skip a full month's loan payment. If your loan payments are deducted weekly, semi-monthly, or another frequency other than monthly, an entire month's worth of payments will still be skipped, regardless of your payment frequency. To enroll in the **FOUR POINTS SKIP PAYMENT PROGRAM**, simply complete the information below and sign. The completed form can be mailed to: Four Points FCU, 510 N 127<sup>th</sup> St., Omaha, NE 68154. Or, ask us about Docusign™ options to sign electronically, quickly and easily. The processing fee is \$30 per loan. This offer excludes all loans secured by real estate, credit cards, lines of credit, and single payment loans. If eligible, the next due date on your requested loan will be skipped, requests for future month skip dates cannot be processed.

*Please Print*

Name: \_\_\_\_\_ Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Daytime Phone(s) (\_\_\_\_\_) \_\_\_\_\_ (\_\_\_\_\_) \_\_\_\_\_

Email: \_\_\_\_\_

Account Number and Loan suffix to Defer payment on: \_\_\_\_\_

Account suffix to debit \$30 fee(s) from: \_\_\_\_\_ or  Payment Enclosed

Current Pay Method (check one)

- Automatic transfer from a Four Points Savings or Checking account
- Automatic transfer from another bank or credit union (requires 4 business days' notice before the transfer)
- Coupons / Manual Payment

To qualify, your accounts must be in current standing and you must have made at least two (2) payments on a new loan. One skip payment per loan is allowed per calendar year. A skip payment fee of \$30.00 applies. If there are not funds to debit the fee from an account at Four Points and separate payment is not enclosed, the request will not be processed. By signing below I/we agree to skip one monthly payment under the Skip Payment Program. I/we understand the interest (finance charge) will continue to accrue on the principal balance during the skip period, which may result in additional payments, and my/our payment will resume the following month and continue until the total amount has been repaid.

\*X \_\_\_\_\_ Date \_\_\_\_\_

\*X \_\_\_\_\_ Date \_\_\_\_\_

\*At least one original signer on credit agreement or loan disclosure must sign the Skip Payment Agreement. Approval and processing of this skip payment request may be contingent upon the timely return of this signed document. Skip payment requests submitted on or near a thirty day loan payment delinquency are not guaranteed to process prior to a delinquency being reported to the credit bureaus.

For Credit Union use only

Date received: \_\_\_\_\_ Processed by \_\_\_\_\_