

# Skip-A-Pay

## It's Summer Skip-A-Pay Time!

Skip your June OR July loan payment for some extra summer cash!

Everybody can use a little extra cash in the summer. At Family Savings Credit Union, **we want to make that possible by allowing you to skip your June OR July loan payments.** Whether you're going on vacation or sending the kids to camp, skipping one month's loan payments can give you extra cash to help pay for your family's warm-weather adventures.

Just complete the form below and return it to your nearest branch with your \$25 fee(s) or method of payment. Remember to return the form and payment to us BEFORE your June OR July loan payment is due.

**Questions? Please call (256) 543-9530 or Toll Free at 888-311-3728**

**YES**, I'd like to skip my payment for (choose one)  **June 2024** OR  **July 2024**

Check if your payment is currently an **automatic draft from your FSCU account.**



Member Name: \_\_\_\_\_ Account #: \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ Phone #: \_\_\_\_\_

Payment \$ \_\_\_\_\_ Loan # \_\_\_\_\_ Description \_\_\_\_\_ | Payment \$ \_\_\_\_\_ Loan # \_\_\_\_\_ Description \_\_\_\_\_

Payment \$ \_\_\_\_\_ Loan # \_\_\_\_\_ Description \_\_\_\_\_ | Payment \$ \_\_\_\_\_ Loan # \_\_\_\_\_ Description \_\_\_\_\_

I will pay my fee(s) by: ( ) Debit my FSCU Savings Account #: \_\_\_\_\_

(choose one)

( ) Debit my FSCU Checking Account #: \_\_\_\_\_

( ) Cash/Check: \_\_\_\_\_

**\*Request cannot be processed until all fees are paid.**

**Primary Member must sign the request form.**

Primary Member Signature(s): \_\_\_\_\_ Date: \_\_\_\_\_

This offer excludes Real Estate Loans, Open-End Loans, Single Pay Loans, Workout Loans, Credit Builder Loans, Troubled Debt Restructured Loans, Commercial/Business Loans, Credit Cards, and Lines of Credit. By signing up to skip your payment, you authorize Family Savings CU to extend your final loan payment by one month. Interest will continue to accrue on your loan during the month you skip your payment. Loan must be current and account in good standing to qualify for this offer. All other terms and conditions of the loan(s) will remain the same. There is a \$25 Skip-A-Payment fee per loan. If paying \$25 fee through a transfer from a FSCU Savings or Checking Account, funds must be available over any minimum balance requirement to cover the fee at the time this form is processed. Payment protection, GAP and/or Depreciation Protection may not apply to the extended loan term. No more than two payments may be skipped within a calendar year. The primary member must sign the request form. Offer valid for payments in June OR July 2024 only. FSCU must receive this signed authorization form before your June 2024 OR July 2024 payment(s) is due. Any loan that is less than 6 months old or has had an extension or loan modification with extension in the past 6 months does not qualify. **If you have an automatic payment from your FSCU account to the loan payment you are skipping, contact FSCU to have the payment schedule modified. If you have an automatic payment from your account with another institution to the loan payment you are skipping, you are responsible for making the necessary adjustments to your automatic payment. Not doing so may cause the skipped payment(s) to still be deducted from your account.** Accounts Federally Insured by NCUA.

Simply return this completed form with fee payment(s) to your nearest branch office before your June OR July 2024 payment is due.