

## Voluntary Skip-A-Pay Request/Authorization

If you would like to skip a payment, please print and complete this authorization by indicating which account(s) that you would like to skip payment, the month you would like to skip and the manner in which you would like to pay the skip payment fee. Then sign the authorization and return it to: **Central Credit Union of Florida, PO Box 17048 Pensacola, FL 32522**

Skip Payment Fee: \$25.00 **FINANCE CHARGE** per account skipped X \_\_\_\_\_ (*# of accounts listed below*) = \$ \_\_\_\_\_  
**FINANCE CHARGE (total fee due)**

Method of Payment:

\_\_\_ Transfer from account # \_\_\_\_\_ Savings      Checking

\_\_\_ Payment enclosed

\_\_\_\_\_  
ACCOUNT NUMBER      LOAN NUMBER      DATE OF SKIP PAYMENT      MEMBER PHONE NUMBER

\_\_\_\_\_  
ACCOUNT NUMBER      LOAN NUMBER      DATE OF SKIP PAYMENT      MEMBER PHONE NUMBER

\_\_\_\_\_  
BORROWER SIGNATURE      DATE

\_\_\_\_\_  
BORROWER SIGNATURE      DATE

\_\_\_\_\_  
GUARANTOR / CO-SIGNER SIGNATURE      DATE

\_\_\_\_\_  
GUARANTOR / CO-SIGNER SIGNATURE      DATE

How did you hear about the Skip-a-Pay?  ccufl website  flyer  other \_\_\_\_\_

***Accounts that participate in our Skip Payment Program will not be charged a Late Charge for the payment skipped. However, Finance Charges will continue to accrue on your Account at the rate set forth in the Loan Agreement with us. For all Accounts, your minimum payments will return to their regularly scheduled amounts and due dates as specified in such Agreement immediately following the skip payment period. Your signature on this application authorizes Central Credit Union of Florida to extend, by one month, your final payment(s) on the loan(s) indicated. Your regularly scheduled payment will resume the month after your skipped payment. Skip Payment Program is not available for real estate loans. You may skip payment on one or more loan Accounts(s) during one (1) specific month for each twelve (12) consecutive month period. If you have GAP Insurance, your GAP insurance coverage only includes up to 2 skips and/or delinquent payments. You must meet Central Credit Union of Florida underwriting criteria and qualifications. Member and loan account must be in good standing. All loans must be current in order to be eligible for Skip Payment Program participation. Your application to skip a payment must be received ten days prior to the due date to be effective for that month. Contact the Credit Union for more details***

