

Voluntary Skip Payment Request and Authorization

If you would like to skip a payment, please print and complete this authorization by indicating the account(s) upon which 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, P.O. Box 17048, Pensacola, FL 32522.**

How did you hear about the Skip Payment Program? CCUFL website flyer other _____

Skip Payment Fee:

\$25.00 FINANCE CHARGE X _____ = \$ _____
per account skipped (# 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

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BORROWER SIGNATURE DATE

BORROWER SIGNATURE DATE

GUARANTOR / CO-SIGNER SIGNATURE DATE

GUARANTOR / CO-SIGNER SIGNATURE DATE

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, immediately following the skip payment period, your minimum payments will return to their regularly scheduled amounts and due dates as specified in and pursuant to such Agreement. Your signature on this application authorizes Central Credit Union of Florida to extend, by one month, your final payment(s) on the Account(s) indicated. The Skip Payment Program is not available for real estate loans. You may skip payment on one or more loan Accounts(s) in one (1) specified month during any period of twelve (12) consecutive months. Skip Payment will not be permitted on any Account more than once in any period of twelve (12) consecutive months. 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. You will be notified if your Skip Payment Request is not approved. Contact the Credit Union for more details.

