Skip-a-Payment Agreement

Yes, I want to skip my payment(s)

By signing this amendment to my Loan Agreement, I authorize Foothill Federal Credit Union to change the payment schedule. Loan payments made through payroll deduction or direct deposit will be manually reversed and the funds will be available in the regular share account within 2 business days. This request can only be processed with the authorized signature below.

Please indicate your account number(s) and the suffix(es) of the loan(s) you would like to skip.

Account Number	Loan ID	Month to Skip
Account Number	Loan ID	Month to Skip
Account Number	Loan ID	Month to Skip
In case we need to request, please inc	lude your Daytime	
		\$25 per loan from my FFCU: It Enclosed is a check for the fee
X		
Borrower's Signature		Date
X		
Co-Borrower's Signature		Date

* By participating in Foothill Credit Union's Skip-A-Pay program, you request that Foothill Credit Union defer your loan payments as indicated. You agree and understand that:

1) FINANCE CHARGES will continue to accrue at the rate provided in your original loan agreement, during and after this time; 2) deferring your payment will result in your having to pay higher total FINANCE CHARGES than if you made your payment as originally scheduled; 3) the payment deferral will extend the terms of your loan(s) and you will have to make extra payment(s) after your loan(s) would otherwise be paid off; 4) you will be required to resume your payments the following month; and 5) a fee of \$15 (if done online) or \$25 (if done at a branch) will be deducted from a savings or checking account for this service at the time the request is processed. All deferrals are subject to Foothill Credit Union approval. Your loan(s) must be current with no 60 day delinquency within the past six months to accept the skip-a-pay offer. Loan payment to be skipped must be a future date. One Skip-A-Pay allowance for each qualifying loan per calendar year.

Loans that are ineligible for skip-a-pay include First Mortgage, Home Equity Line of Credit, Home Advantage Loan, Overdraft Protection, and all delinquent loans. Certain restrictions may apply.

