

***This agreement allows a consumer loan payment to be skipped for one month.***

**To qualify for this offer:**

1. All credit union accounts must be in good standing
2. New loans must have at least two payments already made
3. Only one skip payment is allowed per calendar year
4. No consecutive skip payments (two in a row) on the same loan

***A skip payment processing fee of \$30.00 applies. This offer excludes all loans secured by real estate, credit cards, lines of credit or loans on quarterly or annual payments.*** If funds are not on deposit at Four Points to pay the skip fee, separate payment must be enclosed or indicated to be debited from an account as shown below. The request will not be processed if the fee is not paid. If your loan payments are made semi-monthly or bi-weekly, an entire month's worth of payments will still be skipped. The next due date on your loan will be advanced by one month. Requests for future month skips cannot be processed. If this form is received within 3 business days of a scheduled ACH payment, the following month's payment will be skipped. Please view ACH terms & agreement below for more details.

**Submit Completed Form To:**



**Physical Mail**

Four Points FCU  
Attn: Member Services  
PO Box 541030  
Omaha, NE 68154



**Branch Drop-Off**

Four Points FCU  
510 N. 127th Street  
Omaha, NE 68154



**E-Mail**

Contact@fourpointsfcu.org

*By signing below, I/we agree to skip one monthly payment under the Skip-A-Pay Program. I/we understand the interest (finance charge) will continue to accrue on the principal balance during the skipped period, which may result in additional payments, and my/our payment will resume the following month and continue until the total loan amount as been repaid.*

*If requesting to debit the fee from another financial institution as described below, you give Four Points FCU permission to debit your account for the amount indicated on or after the date signed below. This authorization is for a single transaction only and does not provide authorization for any additional unrelated debits or credits to your account.*

<b>Member Name:</b>	<b>\$30 SKIP PROCESSING &amp; HANDLING FEE</b> <i>choose option below</i>
<b>Member Account Number:</b>	
<b>Loan Suffix or # to Skip/Defer:</b>	
<b>Phone Number:</b>	
<b>E-Mail Address:</b>	
	<input type="checkbox"/> Check payment enclosed <input type="checkbox"/> Debit from my Four Points FCU account: _____ <input type="checkbox"/> Debit fee from an external account: _____ <b>Name of Financial Institution:</b> _____ <b>Routing Number:</b> _____ <b>Account Number:</b> _____ <b>Account Type:</b> <input type="checkbox"/> <i>Checking</i> <input type="checkbox"/> <i>Savings</i>

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

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

\*At least one original signer / borrower on credit agreement / note 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 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: \_\_\_\_\_ ACH Payment Cancelled, If Applicable

# ACH Origination Agreement

**Four Points Federal Credit Union** (the "Credit Union") and you (the "Member"), agree to the following terms and conditions for the purposes of ACH entry origination:

1. Whereas Member wishes to originate ACH entries for direct debit/credit from/to individual accounts at other financial institutions, Member agrees:

- a. to indemnify the Credit Union against, and hold harmless from, any losses and/or fees arising out of Member's ACH activity;
- b. to abide by the NACHA Operating Rules and any other applicable laws, rules, regulations, and operating circulars in effect at the time of request and/or origination and as may become effective during the term of the agreement regarding ACH originations;
- c. if for any reason the ACH Origination item is returned to the Credit Union, your share account will be charged a \$25.00 Returned ACH Fee; and,
- d. to recognize the Credit Union's right to suspend or terminate the service without prior notice should the number, reasons, or nature of return items or complaints become suspicious.

2. After agreeing to act as originating depository financial institution on behalf of Member, the Credit Union may, at its discretion, monitor Member's activity to ensure that:

- a. all required pre-notifications are sent in a timely manner;
- b. no pre-notifications that have been returned for lack or revocation of authorization are reinitiated unless authorization has been obtained in the interim from the RDFI;
- c. when notification of changes are received, Member makes the changes before initiating further entries;
- d. when pre-notifications are returned because the receiving institution cannot accept them, Member does not reinitiate them; and,
- e. no ACH debit entry should be originated until the Credit Union has been delivered a certification from the originating Member that signed authorization for the transaction has been obtained from the owner of the account to be debited.

In lieu of certification, the Credit Union may at its sole discretion require copies of said signed authorizations. (An electronic format may be acceptable if the Credit Union has the ability to review and retain the electronic format.)

3. Credit Union personnel shall be permitted to monitor return items to each Member, at its own discretion. If at any time the number, reasons, or nature of return items becomes suspicious, the Credit Union may, at its sole discretion and without prior notice, cease originating ACH items for that Member.

4. Credit Union personnel shall be permitted to investigate and record complaints of improper or incorrect ACH entries. If at any time the number or nature of complaints warrants, the Credit Union may, at its sole discretion and without prior notice, cease ACH origination for that Member.

5. The Credit Union may, at its own discretion, require such reasonable documentation as shall be required for investigation into the character and credit worthiness of such Members, and may terminate ACH origination services for those Members deemed unfit.

6. The Credit Union's auditor shall be permitted to audit compliance with this agreement.

7. The Member, being an ACH Originator as defined in the National Automated Clearing House Association ("NACHA") Rules and Regulations, certifies and acknowledges to the Credit Union, operating as the Originating Depository Financial Institution ("ODFI") as defined in those same rules and regulations, that it may not and will not initiate entries that violate the laws of the United States, and in particular the regulations of the Office of Foreign Assets Control ("OFAC") as pertains to transactions with barred entities and individuals.

8. Any written instructions for future or recurring transfers provided by the Member shall remain in full force and effect until the Credit Union has received written notification indicating otherwise from anyone authorized to act upon the account indicated in the original instructions.

