FOUR POINTS
FEDERAL CREDIT UNION

Skip-A-Pay Program Agreement

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 every 12 months

A skip payment processing fee of $50.00 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 added to the loan 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 will not be processed. If this form is received within 3 business days of a scheduled ACH payment, the following month's payment will be skipped.

Submit Completed Form To:

Physical Mail

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

Branch Drop-Off

In Omaha:
2545 S. 180th St.
or
12240 L St. Ste. 105

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 has been repaid.

If requesting to add the fee to your loan, you understand this will increase your loan balance and the amount of interest that will accrue. This authorization is for a single transaction only and does not provide authorization for any additional unrelated debits or credits to your account.

Member Name:	**$50 SKIP PROCESSING & HANDLING FEE** *choose option below*
Member Account Number:	☐ Check payment enclosed
Loan Suffix or # to Skip/Defer:	☐ Debit from my Four Points FCU account: _____
Phone Number:	☐ Add the fee to my loan balance
E-Mail Address:	

***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 ☐

Federally Insured by NCUA. Equal Housing Lender.