



Need Some Extra Cash In Your Wallet?

St. Agnes Credit Union's Skip-A-Payment service is available. This option gives you the choice to skip your payment when you need it most.

Simply complete the Skip-A-Pay request form and return it to us. A fee of \$25 per loan will be charged when you redeem the request form.

SKIP-A-PAY REQUEST FORM

Name: _____ Member #: _____ Daytime Phone #: (____) _____

I/we would like to skip a payment for the month of _____, 2011.

For my Auto Loan # ____ Personal Loan # ____ Holiday or Summer Loan # ____
 Other _____ (see restrictions below)

Take fee from: Savings Account Checking Account

 Signature Date Signature (if joint loan) Date

By signing I/we authorize the credit union to advance the date of my payment one month for the loan account(s) listed above. I/we understand that by taking advantage of this option will extend the current balance of the affected loan by the amount of the payment skipped, and that interest will accrue on the deferred balance of the loan throughout the deferred payment period.

Certain restrictions may apply. Loans not eligible include Visa® Credit Card, Mortgage, Home Equity, Home Equity Line of Credit, stretch pay, loans less than six months old and loans with skipped payments within the last twelve months. A delinquent loan on your account will disqualify all loans from this offer. For members who have Guaranteed Asset Protection (GAP), Skip a Pay can only be used twice during the term of the loan. SAEFCU reserves the right to decline any request.

Drop off this form to either credit union office, fax to (410) 368-3584, or mail to: SAEFCU, Attn: Loan Officer, 900 Caton Avenue, Box #008, Baltimore, MD 21229.