



AUTO LOAN AND PERSONAL LOAN SKIP-A-PAY REQUEST FORM

Individual Skip-A-Pay request forms must be completed for each loan.

Member Name:	Member Name:
Address:	Phone:
Email:	Loan to Skip-A-Pay: #
Monthly Payment: \$	Due Date to be Skipped:
Next UVA Community Credit Union Automatic Payment Date (if applicable):	
(Any external automatic payment arrangement such as online payments or Bill Pay must be adjusted by the member.)	
Standard \$30 Skip-A-Pay Fee Waived	

To be eligible for Skip-a-Pay, I must be a member in good standing, and all loans and accounts must not currently be past due and payments must have been made on time for the last twelve consecutive months. Eligible loan types include secured or unsecured consumer installment loans. Loans secured by real estate, VISA credit cards, lines of credit, single payment loans and business loans are not eligible. The standard \$30 Skip-A-Pay fee will be waived for financial relief. If an automatic loan payment from a Credit Union deposit account has been established, no loan payment will be made during the deferral period, however automatic payments will resume the following month. Finance charges (Interest) will continue to accrue on a daily basis at the Annual Percentage Rate set forth in my loan agreements during the deferral period. This means that this deferral of scheduled payments will result in having to pay higher total Finance Charges and a higher total number of payments than if I made my payments as originally scheduled. **The Skip-A-Pay represents an extension of the term of the loan and I understand I may have to make additional payment(s) after the date at which the regularly scheduled payments would have normally paid my loan in full.** In all other respects, the provisions of my original agreement remain in full force and effect. I agree that I will resume making regularly scheduled payments beginning with the subsequent payment due and will make all scheduled payments due thereafter. My next monthly payment will include the finance charge from the skipped month. Any credit life, credit disability insurance, or debt protection on the loan may extend beyond the original maturity date of the loan. If GAP or Warranty products were purchased as part of this loan, specific provisions within those policies may terminate product coverage prior to the final payment of the loan as a direct result of the skip a pay. I agree that it is my responsibility to reference my insurance policy and agreement for any terms or restrictions that may apply.

For questions please call 434-964-2001 or 888-887-9136. Please return this form by fax to 434-295-8380, drop off in the Drive Thru/Night Deposit Box at your local branch, or upload from your laptop/desktop through our Secure Messaging service at uvacreditunion.org. Allow a minimum of five business days prior to your loan due date to process each Skip-A-Pay request. If there is a Co-borrower or Guarantor on the loan, all parties must sign to be eligible for the program.

Signature:	Date:
Signature:	Date: