



# Partnership Financial Credit Union

## Skip-a-Payment Request

Yes, I would like to SKIP my loan payment for the month of \_\_\_\_\_

Member Name _____	Joint Name _____
To Account # _____	Suffix _____
From Account # _____	Suffix _____
E-Mail Address _____	Home Phone _____
Address: _____	Work Phone _____
	Cell Phone _____
	City/State/Zip _____
Skip My Payment Due On _____	Payment amount _____

**Payments are currently paid by:**

- Cash/Check
- Automatic Payment
- Payroll Deduction

**Transfer \$30.00 (per loan request) fee from:**

- Savings
- Checking
- Check enclosed

**NOTE: Skip-a-Payment will NOT be processed without payment of \$30.00 (per loan request) fee.**

If you make payments semi-monthly or bi-weekly by direct deposit or payroll deduction, the amount normally applied to your loan will be deposited into your account each pay period in the month.

**REQUIREMENTS**

- All accounts must be current and in good standing.
- Loan must have been in repayment for a minimum of six (6) months
- No Loan delinquent payments or overdrawn checking for the past six (6) consecutive months.
- No more than 2 Skipped Payments per loan in a twelve (12) month period with a period of six (6) months to lapse between each skipped payment.
- Home Equity loans and Visa loans are not eligible for the Skip-A-Pay option.
- All parties on loan must sign and date this form.
- Skip-A-Payment request form MUST be received at least 5 BUSINESS DAYS prior to the loan payment due date.
- PFCU reserves the right to refuse any and all requests.

**Return Completed Form to any one of our convenient offices:**

<b>Morton Grove</b>	<b>Barrington</b>	<b>Evanston</b>	<b>Des Plaines</b>
5940 Lincoln Avenue	455 W. Northwest Highway	2522 Green Bay Road	58 E. Northwest Highway
Morton Grove, IL 60053	Barrington, IL 60016	Evanston, IL 60201	Des Plaines, IL 60016

**Authorization:**

*By signing this form, I authorize Partnership Financial Credit Union to advance my loan due date by one month and I understand this may extend the maturity of my loan. Interest will continue to accrue on the unpaid balance during the month you skip the payment, and when payments resume, the unpaid interest will be collected first. All other terms and conditions as stated in the original loan agreement continue to remain in effect.*

_____ Borrower's Signature	_____ Date	_____ Co-Borrower's Signature	_____ Date
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**Office Use Only**

PFCU REPRESENTATIVE SIGNATURE		DATE	
	Fee Received	ACH Loan Payment Change Form Completed and Given to ESM-Attach Copy and Initial	Date & Initials of ESM