

# Skip-A-Pay

## Have more cash for summer fun!



If you've got big plans this summer (or even if you don't) you could probably use a little extra cash. So why not skip a payment on your Family Savings Credit Union loan? It's a smart, simple way to boost your summer budget and have some extra cash for some extra fun all for a small fee of \$25 per skipped payment.

Just fill out the form below and return it to your nearest branch with your \$25 fee(s) or payment method. Remember to return the completed form and payment BEFORE your July payment is due.

**Questions? Please call (256) 543-9530 or Toll Free at 888-311-3728**

- YES**, I'd like to skip my July payment(s).
- Check if your payment is currently an automatic draft from your FSCU account.



Member Name: \_\_\_\_\_ Account #: \_\_\_\_\_

Address: \_\_\_\_\_ Email: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ Phone #: \_\_\_\_\_

Payment \$ \_\_\_\_\_ Loan # \_\_\_\_\_ Description \_\_\_\_\_ | Payment \$ \_\_\_\_\_ Loan # \_\_\_\_\_ Description \_\_\_\_\_

Payment \$ \_\_\_\_\_ Loan # \_\_\_\_\_ Description \_\_\_\_\_ | Payment \$ \_\_\_\_\_ Loan # \_\_\_\_\_ Description \_\_\_\_\_

I will pay my fee(s) by: ( ) Debit my Family Savings CU Account #: \_\_\_\_\_

( ) Debit my Family Savings CU Checking Account #: \_\_\_\_\_

( ) Cash/Check: \_\_\_\_\_

**\*Request cannot be processed until all fees are paid.**

**Primary Member must sign the request form.**

Primary Member Signature(s): \_\_\_\_\_ Date: \_\_\_\_\_

Offer does not apply to Real Estate Loans, Open-End Loans, Single Pay Loans, Workout Loans, Credit Builder Loans, Troubled Debt Restructured Loans or Lines of Credit. By signing up to skip your payment, you authorize Family Savings CU to extend your final loan payment by one month. Interest will continue to accrue on your loan during the month you skip your payment. Loan must be current and account in good standing to qualify for this offer. All other terms and conditions of the loan(s) will remain the same. There is a \$25 Skip-A-Payment fee per loan. If paying \$25 fee through a transfer from a FSCU Savings or Checking Account, funds must be available over any minimum balance requirement to cover the fee at the time this form is processed. Payment protection and/or GAP Insurance may not apply to the extended loan term. No more than two payments may be skipped within a calendar year. The primary member must sign the request form. FSCU must receive this signed authorization form before your July 2022 payment(s) is due. Any loan that is less than 6 months old or has had an extension or loan modification/payment relief option with extension in the past 6 months does not qualify.

If you have an automatic payment from your FSCU account to the loan payment you are skipping, contact FSCU to have the payment schedule modified. If you have an automatic payment from your account with another institution to the loan payment you are skipping, you are responsible for making the necessary adjustments to your automatic payment. Not doing so may cause the skipped payment(s) to still be deducted from your account.



**Simply return this completed form with fee payment(s) to your nearest branch office before your July 2022 payment is due.**