

# Skip-A-Pay

Add more happy  
to your holiday.



The holidays are a perfect time to have a little extra money in your pocket. So, why not skip a payment on your Family Savings Credit Union loan and do just that? For a \$25 skip-a-payment fee per payment skipped, you can have the extra cash you need to make the season even brighter for you and your family. Skip a payment, skip the holiday money stress, relax and enjoy the season.

Just complete the form below and return it to your nearest branch with your \$25 fee(s) or method of payment. Remember to return the form and payment to us BEFORE your December loan payment is due.

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

- YES**, I'd like to skip my December 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 \_\_\_\_\_

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

( ) Debit my FSCU 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, Commercial/Business 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 December 2022 payment(s) is due. Any loan that is less than 6 months old or has had an extension or loan modification with extension in the past 6 months does not qualify. 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 December 2022 payment is due.**