



# Skip-A-Pay Application

Skip **2** months of loan payments

[www.SunFCU.org](http://www.SunFCU.org)  
800.786.0945

on **ALL** qualifying loans\* on your account for a processing fee of \$50.00.

\*Qualifying Loans = unsecured, personal line of credit, share secured, vehicle or other secured loans, home equity fixed, home equity line of credit

<b>Member Information</b>	Primary Borrower	Account
	Joint Borrower	Daytime Phone
	Address	City, State, Zip
	Email Address <input type="checkbox"/> Check here if we can email you a confirmation.	

<b>Loan Information</b>  Deadline: 5 days before payment due date	<b>Have you participated in Sun Federal's Skip-A-Pay program in the past?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	
	Suffix	Type
	Select Two Consecutive Months to Skip (write-in months below) _____	
	Suffix	Type
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Suffix	Type	
Select Two Consecutive Months to Skip (write-in months below) _____		

<b>Annual Fee (\$50)</b>	<input type="checkbox"/> Add to loan type/suffix _____ <input type="checkbox"/> Check or Cash
	<input type="checkbox"/> Withdraw from Account _____ Suffix _____ <i>Funds must be on deposit and available.</i>

**Disclosure**

You agree and understand that: 1) To qualify each loan has to have been opened for at least six months and current; 2) Your account is in good standing and complies with our Membership Agreement; 3) All co-signers or co-borrowers of the loan(s) must agree to the Skip-A-Pay program and sign the application; 4) If you elect to participate in the Skip-A-Pay program, you will be charged an annual fee of \$50 per account. If you do skip a payment you will not be charged any additional fee in connection with that skipped payment; 5) The annual fee must be paid or added to one loan prior to processing the annual Skip-A-Pay request; 6) The Skip-A-Pay option can only be taken once per calendar year and three months of timely payments must be made between requests that occur in different calendar years and 7) The maximum number of skips over the life of each loan is 3 annual which equates to 6 monthly payments per loan.

By signing below, you agree and understand deferring your payment(s) will result in your having to pay higher total finance charges than if you made your payment(s) as originally scheduled. The payment(s) deferral will extend the terms of your loan(s) and you will have to make extra payment(s) after your loan(s) would otherwise have been paid off. If your loan(s) are paid via payroll deduction or other automatic deductions, the deductions will still occur. The amount of your deduction normally applied to your loan(s) will remain in the deposit account in the months skipped.

<b>Signature Required</b>	Primary Borrower	Date
	Joint Borrower	Date

<b>Mail</b>	Sun FCU, Attn: SKIP 1627 Holland Road Maumee, OH 43537	<b>Fax</b>	419.893.4809	<b>Hand Deliver</b>	To your local branch
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