

# Skip-A-Payment Program

November       December       January

Need extra cash for the holidays?  
Seaport FCU can help!

With our Skip-A-Payment Program, you can skip one payment on any or all of your loans for one month! As a valued member in good standing with the Credit Union, we invite you to skip November, December, or January's loan payments on any qualifying\* loans.

Here is how it works:

1. Complete the Skip-A-Payment application below. Please note that the primary member and the co-signed/guarantor (if applicable) MUST sign the form.

2. Mail or fax the application to Seaport Federal Credit Union, Attention: Skip-A-Payment, 5080 McLester Street, Elizabeth, NJ 07201 or fax to (908) 558-6482.

3. There is a \$30 processing fee for each loan payment you choose to skip.

Interest will continue to accrue on your loan during the waived period. Credit Insurance Protection premium charges (if applicable) will continue to accrue. Your loan maturity date will be extended when your payment is deferred. All terms and conditions remain the same.

Account Number: \_\_\_\_\_ Applicant: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Co/Applicant: \_\_\_\_\_

Work Phone: \_\_\_\_\_ SSN/TIN: \_\_\_\_\_

## PAYMENT TO SKIP

On these loans\*\*:

Loan # _____	\$30	Loan # _____	\$30
Loan # _____	\$30	Loan # _____	\$30
Loan # _____	\$30	Loan # _____	\$30

## PROCESSING FEE PAYMENT (choose one payment method)

I am enclosing a check for \$ \_\_\_\_\_ to cover processing fees.

Please deduct \$ \_\_\_\_\_ from my  Checking or  Saving Account # \_\_\_\_\_

\* VISA, mortgages, and loans paid by Credit Disability Insurance are not eligible.

In order to qualify for Skip-A-Payment, your loan must be in good standing with the Credit Union. If the loan is or has been delinquent or over-the-limit, Seaport Federal Credit Union reserves the right to deny your request. If your request is denied, you will be notified.

By signing below, I/we agree to understand the terms stated above.

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Please return or FAX to: Seaport Federal Credit Union, 5080 McLester Street, Elizabeth, NJ 07201 | (908) 558-6482

## CREDIT UNION USE ONLY

Processed by: \_\_\_\_\_ Date: \_\_\_\_\_