

# Skip-A-Pay Application

Applicant Name: \_\_\_\_\_ SSN/TIN: \_\_\_\_\_

Co-Applicant Name: \_\_\_\_\_ SSN/TIN: \_\_\_\_\_

Home Phone #: \_\_\_\_\_ Work Phone #: \_\_\_\_\_

Account #: \_\_\_\_\_

Please Skip the Following Payment:

Month: \_\_\_\_\_ Year: \_\_\_\_\_

On My/Our:

- Auto Loan (L# )
- Personal (Signature) Loans (L# )
- Recreational Vehicle Loan (L# )
- Other Loan (L# )

**\*Please Complete a Separate Skip-A-Pay Application for Each Loan Payment that You Wish to Skip\*  
Payment is currently made by:**

- Cash Payment  
 Direct Deposit/Payroll Deduction  
 Transfer from Credit Union Account #: \_\_\_\_\_

**The fee per loan is \$25.00, which will be deducted from your account upon receipt of the application.**

*Payments cannot be made through disability; loan must be at least 90 days old with timely contractual payments made in order to qualify for a payment skip; payment skip is applied to either bi-weekly payments or one monthly payment for one qualifying month (December, January, or February). Interest will continue to accrue during the month you skip your payment, and the skipped payment will be added to the end of your loan term. Applications must be received at least **two days prior** to the due date of the payment that you wish to skip. Other exclusions may apply.*

### Modification Agreement (Credit Union Use Only)

I am agreeing to amend the terms of my original agreement and to repay the entire balance of \$ \_\_\_\_\_

Plus interest at \_\_\_\_\_ % by paying \$ \_\_\_\_\_ every \_\_\_\_\_ (payment frequency)

Beginning: \_\_\_\_\_ (Date) Reason: \_\_\_\_\_ Collateral: \_\_\_\_\_

Processed By: \_\_\_\_\_ Date: \_\_\_\_\_

**By Signing Below, I/We Agree to and Understand the Terms Stated Above.**

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Date

Please Return or Mail Form To: **CVPH Employees Federal Credit Union**  
75 Beekman Street  
Plattsburgh, NY 12901  
Phone: (518) 562-7030

**Credit Union Use**  
Employee Initials:  
Fee taken: Yes No  
Date taken

