



HICKAM
FEDERAL
CREDIT
UNION

Skip-A-Pay Request

Print Name: _____

Day Phone #: _____ Email: _____

I want to skip my loan payment(s) for the month of: _____

I want to skip loan #(s): _____

Please deduct my fee from my HFCU: Checking Savings

Check enclosed

Skip-A-Pay Program Terms & Conditions

Hickam Federal Credit Union (HFCU) Skip-A-Pay is available on all Personal, Auto, Motorcycle, and Savings Secured Loans that have been opened for at least six months. The following loan types are not eligible for HFCU's Skip-A-Pay Program: Real Estate Secured Loans, Credit Cards, Lines of Credit, Education Loans, and ECO Personal Loans (Solar and/or Photovoltaic Systems). All of your HFCU accounts, including other loans with us, must be current and in good standing. Please submit all requests no later than ten (10) days before your scheduled payment date for the month you wish to skip. Applications received after the cutoff date will not be considered. Interest will continue to accrue during the skipped period, resulting in increased total finance charges over the life of the loan. Your regular loan payments will resume the month following the skipped month. There is a limit of one skipped payment in any twelve (12) month period on the same loan. Loans that have had a loan extension in the past six (6) months are ineligible for this program.

All signers and guarantors of the original Loan Agreement(s) need to sign this agreement. By signing below, I agree to the Skip-A-Pay Program Terms & Conditions. I authorize HFCU to extend my final loan payment as needed. I understand that my loan repayment term will be extended, and that my credit life/disability insurance and GAP coverage may not extend beyond my original maturity date. I agree to pay the non-refundable Skip-A-Pay processing fee of \$30 for each loan payment skipped. I understand that all other payment terms of my Loan Agreement(s) will remain in effect.

Borrower's Signature Date

Borrower's Signature Date

Borrower's Printed Name

Borrower's Printed Name

For Credit Union Use Only
Received By: _____ Date: _____ Processed By: _____ Date: _____ Reviewed By: _____ Date: _____