

SKIP A PAYMENT APPLICATION



Form Instructions:

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| 1-Complete all applicable fields | 4. Email to: creditunion@northsidefcu.com |
| 2-Print completed form | 5. Or Fax to: 404-845-5033 |
| 3-Sign and date the Signature sections | |

Member Information	
Borrower Name	Co-Borrower Name
Member Number and Employee Number	Phone Number
Loan Account to Skip	Payment Month to Skip
Loan Account to Skip	Payment Month to Skip

By signing this, I/we understand and agree that my/our loan documents are hereby amended to the effect that there will not be a payment due for the month indicated, that payments made after this skipped payment will continue to be applied first to interest with the remainder to the principal, and that the interest will continue to accrue on the loan at the rate per annum specified in the loan documents. I/we also understand and agree that the final payment will be higher than the usual payment due to the postponement of any scheduled payments or any skipped payments. I/we also understand that this action will not change the amount or extend the period of any insurance coverage that may be on the loan. Any credit insurance benefits will be calculated according to the original loan terms and insurance certificate and may not fully cover the balance of the loan. Automatic account debit of the Skip A Payment processing fee cannot drop the account below the minimum balance par value (\$25). Restrictions apply. Eligibility is based on payment history. All loan and checking accounts must be in good standing. All existing loans must be current and paid up to date with no delinquencies in the past six (6) months.

Member must have made at least six (6) full biweekly payments for the loan to qualify for the Skip A Payment program. Applications must be received at least seven (7) days prior to the requested skipped payment. All loan programs, rates, terms and conditions, are subject to change at any time without notice. Speak to a Northside Federal Credit Union representative for details.

Member's Signature	Printed Name	Date
Co-Borrower's Signature	Printed Name	Date
Credit Union Employee Signature	Printed Name	Date
Supervisor Signature	Printed Name	Date