



FREEDOM NORTHWEST CREDIT UNION

FOUNDED & HEADQUARTERED, KAMIAH, ID EST 1963

If you need extra cash, take advantage of our skip a payment program. Skip-a-pay allows you to skip your April or May loan payment. Simply complete the form and return it to us by April 13th. If you choose to skip an April payment, you must return this form before your April due date.

Some restrictions apply and not all loans are eligible.

Please see form for details or talk to a loan officer if you have questions.

FREEDOM NORTHWEST CREDIT UNION / SKIP-A-PAYMENT FORM

Name: _____ Acct# _____ Loan Suffix(s) _____
Daytime Phone# _____ Acct# _____ Loan Suffix(s) _____

Skip-a-payment is not available on loans over \$50,000, loans with a payment schedule other than monthly, real estate loans, LOCs, and VISA credit cards.

I am requesting a skip-a-payment on my loan(s) listed above for the month of April or May
I understand that my request will only be approved if:

- I am current and not in default on any of my FNWCU loans;
- I have made at least my first loan payment;
- I have not been greater than 30 days past due in the last 12 months;

I further understand that interest will continue to accrue on my loan(s) during the extension period. I will talk to a loan officer if I have any questions regarding interest calculations and the impact of a skip-a-payment on my loan prior to signing below.

Borrower: _____ Date: _____

Co-Borrower: _____ Date: _____

Office Use Only: Rec'd _____ Approved _____ Denied _____ Contacted _____ Posted _____ Initials _____