



Omaha Federal Credit Union
Skip-A-Payment

December

Use this authorization form to Skip-A-Payment on an eligible Omaha Federal Credit Union loan. \*

Name \_\_\_\_\_ Account#/Loan Suffix(s) \_\_\_\_\_

Daytime Phone ( ) \_\_\_\_\_ E-Mail \_\_\_\_\_

Return completed form with the \$30.00/per loan Skip-A-Payment fee.

How would you like to pay the \$30.00/per loan fee?

\_\_\_\_\_ Deduct from my credit union checking account

\_\_\_\_\_ Deduct from my credit union savings account

\_\_\_\_\_ Check for fee is enclosed \$ \_\_\_\_\_

\*\*\*\*\*

December Signed form must be received in our office 10 days prior to your December payment.

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\*Your loan(s) must be on the credit union books for at least 6 months. Deferrals will NOT be offered on 1st Mortgage, Home Equity Line of Credit, Business loans or any Real Estate secured loans. Other excluded loans include Overdraft Protection, Visa Platinum and Visa Classic. You may only defer the same loan payment ONE TIME during the Skip-A-Payment promotion. Deferrals will NOT be offered on any loans that have been delinquent or are delinquent now. All requests are subject to OFCU approval. Must meet credit requirements. \$30.00 fee per loan.

I/We understand that interest will continue to accrue during the month skipped and the loan is extended one month beyond contracted maturity date. I/We understand there is a \$30.00 fee per loan. By signing below, you agree to the terms and conditions.

Member's Signature \_\_\_\_\_ Date \_\_\_\_\_

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

\*\*All parties to the original loan agreement, including co-borrowers, must sign.

By participating in Omaha Federal Credit Union's (OFCU) Skip-A-Payment program, you request that OFCU defer your loan payment(s) as indicated. You agree and understand that 1)Finance charges will continue to accrue at the rate provided in your original loan agreement, during and after this time 2)Deferring your payment will result in your having to pay higher total finance charges than if you made your payments as originally scheduled 3)The payment deferral will extend the term of your loan(s) for one month beyond contracted maturity date 4)You will be required to resume your payment(s) the following month 5)If you elected GAP or life and/or disability insurance, the coverage will not be extended beyond the original maturity date.

PLEASE PRINT FORM, SIGN, AND RETURN TO OFCU BY THE ABOVE DEADLINE

Mail to: Omaha Federal Credit Union 3001 S. 82nd Ave. Omaha, NE 68124
Fax to: 402-399-0129
email to: contactus@omahafcu.org
phone: 402-399-9001

FOR CREDIT UNION USE ONLY: Date received \_\_\_\_\_ Original loan date \_\_\_\_\_
Due date advanced \_\_\_\_\_ By \_\_\_\_\_