## Summer 2026 SKIP-A-PAY AUTHORIZATION FORM

From Chattahoochee Federal Credit Union

Take a break from your loan payment! Chattahoochee Federal Credit Union offers members the opportunity to skip one monthly loan payment in either **June or July 2026**. Please complete the following authorization form to request a one-time Skip-A-Pay.

Eligibility:

- Your loan must be current and in good standing.
- At least three (3) consecutive monthly payments must have been made before the requested skip month.
- Form must be received at least five (5) business days before the scheduled payment due date.
- A $35.00 processing fee per loan applies.

Disclosures:

*- By signing below, you understand that interest will continue to accrue during the month you skip your payment.*
*- Skipping a payment will extend the term of your loan and may increase the total interest paid over the life of the loan.*
*- Regular payments will resume the following month per the original schedule.*
*- All deferrals are subject to Chattahoochee Federal Credit Union approval.*
*- Loans with GAP insurance: A skipped payment may affect coverage. Refer to your GAP agreement.*
*- The following loans are not eligible: Christmas, Back to School, Vacation, Fast Cash/Credit Rebuilder/Quick Cash and/or loans with extension agreements or modifications in the last 12 months.*

Payment of the $35.00 fee per loan must accompany this form. The fee may be deducted from your Chattahoochee FCU savings or checking account.

**--- MEMBER AUTHORIZATION SECTION ---**

**Member Name: _____**

**Account Number: _____**

**Loan Number(s): _____**

☐ **June 2026** ☐ **July 2026**

**Please deduct the $35.00 fee per loan from:** ☐ **Savings** ☐ **Checking** ***If fee is not available, request will not be honored until $35.00 fee is received.***

I hereby request to skip one monthly payment on the above referenced loan(s) and authorize Chattahoochee Federal Credit Union to extend my final loan payment by one month. I understand that interest will continue to accrue, and the total finance charge may increase. All other terms and provisions of the original loan agreements(s) are unchanged and remain in full force and effect. This request must be received a minimum of five (5) business days prior to my loan due date to be processed.

Member Signature: _____ Date: _____

**Return completed form to: Chattahoochee Federal Credit Union P.O. Box 8, Valley, AL 36854**
**Fax: 334-756-7542**