

**Member Information**

Member Name \_\_\_\_\_ Joint/Co-signor Name \_\_\_\_\_  
Account Number \_\_\_\_\_ Daytime Phone Number ( ) - \_\_\_\_\_

**Loan Information**

Loan ID # \_\_\_\_\_ Payment Amount \$ \_\_\_\_\_  
Skip my payments due on \_\_\_\_\_  
November \_\_\_\_\_, 2014; December \_\_\_\_\_, 2014; or Jan \_\_\_\_\_, 2015

**Circle Payment Frequency**  
Weekly Bi-Weekly  
Monthly Semi-Monthly

**Payments are currently made by:**  
Cash/ Check   
Automatic payment from Savings   
Payroll Deduction   
ACH order from another Financial Institution\*\*   
\*\*if the payment originates from another financial institution, then the funds will be deposited to your share savings account with Northern Indiana Federal Credit Union.

Skip A Pay Fee is \$25 per loan

NIFCU Savings

NIFCU Checking

NIFCU Other \_\_\_\_\_

Check Enclosed

Skip a payment will only be processed if funds are available in your NIFCU designated account or payment is included with this form.

**Requirements**

All Accounts with the credit union must be current and in good standing.  
You must have made 12 monthly payments on time. (note a prior skip a pay is counted as payment made on time.)  
Maximum of 2 Skip a payments per loan per calendar year.  
One Form Per Loan. Must be Completed and Singed Skip-A-Payment form must be received prior to the due date of loan payment you wish to skip. All  
Applicants on the loan are required to sign this form.

I/We understand that interest will continue to accrue during the skip-a-payment period. This will extend the original loan term and increase that total amount of finance charges on the loan. If I/We have Gap Insurance or Credit Insurance on this loan, additional payments or interest accrued as a result of the Skip-A-Payment may not be covered in the event of a claim.

Signature \_\_\_\_\_

Co-Brower/Co-Signor Signature \_\_\_\_\_

All Applicatants on the loan are required to sign this form.

Date: \_\_\_\_\_

For Office Use

Originated By: \_\_\_\_\_

Approved By \_\_\_\_\_  
Signature

Denied By \_\_\_\_\_  
Signature

Reason: \_\_\_\_\_



Pal Loans, Mortgage Loans, Visa loans are ineligible for skip pay program.