



# SKIP A PAYMENT TO EASE YOUR BUDGET

## TAKE ADVANTAGE OF ALTA VISTA'S SKIP-A-PAY!

Dear Member,

**Are your monthly bills getting you down?** You can skip your loan payment with Alta Vista by paying a low fee of \$35 per skipped payment.

Skip your payment! By skipping your payment this month, you can free up extra cash for those unexpected expenses or just a little extra wiggle room. Whether you're facing a surprise bill, planning a special occasion, or simply want to ease financial stress, this limited-time offer allows you to prioritize what matters most.

**It's easy to sign-up!** Fill out this form, sign where indicated, and return this letter to one of our branch locations before your monthly due date.

*Please note: Forms MUST be complete and the fee must be collected at the time the form is received in order to be processed. You have to be a member in good standing and Visa/Real Estate/Quick Cash loans are not eligible.*

Offer is good for qualifying auto and signature loans only. Please note that if you choose to skip a payment, your loan repayment term will be extended and interest will continue to accrue on your loan(s). In order to take advantage of this offer your account must be in good standing and your loan payment(s) must be current. If you return this form via U.S. Mail, please allow sufficient time for processing—we are NOT able to reverse payments after they post to your loan. This is an amendment to the specified loan agreement between AVCU and you the "Borrower". We reserve the right to refuse a "skip" payment if you have already skipped more than 1 payment in the last 12 months or been recently delinquent or any other status has changed relating to your loans with the Credit Union.

**AUTO LOAN NOTICE:** If you have a GAP policy on your auto loan, skipping payments during the term of the loan may affect your coverage. See your GAP Policy documents for further information.

### Skip-A-Pay Authorization Form

Yes, I would like to participate in Skip-A-Pay

Skip \_\_\_\_\_ Payment(s)

I understand that there is a \$35.00 processing fee per loan which will be charged when this form is received by AVCU.

Please deduct \$\_\_\_\_\_ from the following

Account : \_\_\_\_\_

Share ID #

Share Draft ID#

I would like to skip the following loans:

Account # : \_\_\_\_\_ Loan ID # : \_\_\_\_\_

Print Name:

Signature:

Date:

*Alta Vista*

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