



Northeast Family FCU  
 233 Main St.  
 P.O. Box 180  
 Manchester, CT 06045-0180  
 Ph (860) 646-8870 Fax (860) 647-7966  
[www.nefamily.coop](http://www.nefamily.coop)

### Skip-a-Payment Request

#### Primary Borrower

Name: \_\_\_\_\_ Member Number: \_\_\_\_\_

Address: \_\_\_\_\_

Home Phone Number: \_\_\_\_\_ Work Phone Number: \_\_\_\_\_

Loan Number(s): \_\_\_\_\_ Current Due Date: \_\_\_\_\_

Month(s) You Wish To Skip: \_\_\_\_\_  
 (Two month maximum per loan per year)

#### Processing Fee Options

Pay with enclosed check    Withdraw funds from NFFCU Share Account    Withdraw funds from NFFCU Share Draft Account

#### Signature and Authorizations

You must be a member in good standing and all of your loans must be current to participate in Northeast Family FCU's Skip-a-Payment program. Mortgage Loans, Home Equity Loans, and Credit Cards are not eligible. No more than 2 Skip-A-Payments per loan per year. Loans less than a year old are not eligible for the skip a payment program.

By signing below, you authorize NFFCU to advance your loan due date by one or two months (depending on request). You understand that this request may extend the term of your loan. You acknowledge that this request does not change your legal obligation to the Credit Union, that your loan agreement with the Credit Union provides for regular monthly payments, and that the Credit Union is merely informally permitting you to defer payment for the month indicated above. Interest will continue to accrue on the unpaid balance during the month you skip a payment. When payments resume, unpaid interest will be collected first. You acknowledge that there is a \$30.00 processing fee per loan payment skipped in order to skip a payment and payment of this fee must be presented before the request can be processed. If approved, your regular monthly payment will resume immediately following the month(s) you indicate above. NFFCU reserves the right to refuse any Skip-A-Payment request. If loan has a co-borrower, cosigner or guarantor, co-borrower/cosigner/guarantor must sign Skip-A-Payment request.

\_\_\_\_\_  
 Borrower Signature Date

\_\_\_\_\_  
 Co-borrower/Cosigner/Guarantor Signature Date