



If you have a loan at Plus4 Credit Union, you may qualify for our Skip-A-Pay program. If you qualify, the program allows you to skip one monthly loan payment or two bi-weekly payments per calendar year. The processing fee of \$30 per loan per request is required and must be received before your application will be processed.

Not all loans qualify for a Skip-A-Pay: Loans titled CUAC or CUDL (indirect vehicle loans); any real estate, home equity or mortgage loan; or any Share Certificate secured loans are not eligible. In addition, your loan must be aged at least 12 months; all accounts and loans must be current and in good standing with Plus4 Credit Union; and the repayment history must be in good status (no extension or slow payments in the past 12 months). You agree to alter the terms of your original loan agreement and to repay the entire unpaid balance, plus interest, at your current interest rate. If your loan is being repaid through payroll deduction from your employer, the payment due during the month skipped will not be transferred to the loan and will remain in your account.

4 easy steps will get you on your way to some extra cash...

- 1. Complete and sign the application below.
2. Mail to Plus4 Credit Union (Skip-A-Pay), 9998 Almeda Genoa, Houston, TX 77075 OR fax to (713) 378-2303.
3. Enclose a personal check for the \$30 fee or check the payment method below.
4. Application and fee must be received at least five (5) days prior to the due date of the payment to be skipped.

PRIMARY ACCOUNT HOLDER INFORMATION

Name: _____ Member #: _____ SSN#: _____ - _____

Address: _____ City, State, Zip: _____

JOINT ACCOUNT HOLDER INFORMATION (must sign)

Name: _____ Member #: _____ SSN#: _____ - _____

Address: _____ City, State, Zip: _____

METHOD OF PAYMENT (\$30 PER LOAN)

_____ Check enclosed _____ Deduct from Plus4 checking _____ Deduct from Plus4 savings

LIST OF ALL LOAN NUMBERS AND THE MONTH YOU WOULD LIKE TO SKIP

Loan #: _____ Month: _____

Loan #: _____ Month: _____

Applicant's Signature: _____ Date: _____

Please complete the following information in full

Home Phone Number _____

Cell Phone _____

Email Address _____



References (references cannot be family members or friends that currently reside with you)

Reference No. 1

Name: _____

Address: _____

Phone Number: _____

Reference No. 2

Name: _____

Address: _____

Phone Number: _____

By signing this form, you are requesting that Plus4 Credit Union review your loan(s) for the Skip-A-Pay program, and agreeing to skip your designated loan payment. Submission of this form does not automatically approve you for the Skip-A-Pay Program. A \$30.00 processing fee per loan will be deducted from your Plus4 savings or checking account or a personal check must be enclosed. You agree to alter the terms of your original loan agreement and to repay the entire unpaid balance, plus interest, at your current interest rate with additional payments of the same amount until the amount you owe Plus4 Credit Union has been fully repaid. Finance charges will continue to accrue on the unpaid balance of your loan, which may result in greater interest charged. The Skip-A-Payment program does not apply to Closed-End loans, CD loans, Real Estate loans such as Home Equity, 2nd Lien Mortgages or First Mortgages. Certain qualifications must be met to qualify for the Skip-A-Pay Program. Certain restrictions apply.

Joint Applicant's Signature: _____ Date: _____