



Skip-a-Pay Application, Disclosure and Agreement

1900 Woodward Street | Austin, TX 78741 | www.austinfcu.com | 512-444-6419 | f 512-444-6474 | loans@austinfcu.com

1 - Complete the required information listed below, and indicate the loan payment(s) you wish to skip:

Member Name	Account Number	Month to Skip-a-Pay	
Email Address	Loan #1	Loan #2	Loan #3
Contact Phone #	Mileage*	Mileage*	Mileage*

* Mileage required for auto loans.

2 - Choose your fee Payment Method – A fee per skipped loan payment will be assessed to process this Skip-A-Pay Request. (\$35 for payments up to \$499.99, \$45 for payments \$500 or more)

- ☐ Deduct the fee from my/our AFCU Account: _____ ☐ Savings ☐ Checking
Account Number
- ☐ Debit card via the [payment portal](#). ☐ ACH debit via the [payment portal](#).

3 – Sign and Date this Form

Signed By	Date	Co-Signer/Co-Borrower*	Date
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*If you have a Co-Signer/Co-Borrower, they MUST sign.

4 – Submit this form in-person, by mail or fax and you will be contacted by a representative of Austin FCU to complete the Skip-a-Pay process.

This application is subject to approval and does not apply to Unimproved Property loans, Home Equity loans, Real Estate loans, Line of Credit, and MasterCard Credit Cards. Loans must have a minimum five-month payment history to qualify for the Skip-A-Pay program. We must receive this request at least 3 days before your payment due date. This agreement must be signed by all signers of the loan agreement. Members are limited to two extensions per loan in a one year period and must have made six consecutive payments since the last skipped payment per loan. All of your loans at Austin FCU must be current with no collection action pending. Any credit life and/or disability insurance on the loan will extend beyond the original maturity date of the loan(s). If you have Guaranteed Asset Protection (GAP) on your loan, skipping a payment may affect coverage benefits and we may deny your application as a result. All other payment terms of your Loan Agreement/Promissory Note will remain in full force and effect. To obtain a copy of this form, visit www.austinfcu.com/skipapay.pdf. Other restrictions may apply. Refer to the account and loan disclosures and agreements. Contact us at 512.444.6419 or 800.950.8143 or stop by the branch for any questions you may have.

For payments you generate (for example, payments you set up with a bill payment service, payments initiated at another financial institution, etc.) you are responsible for stopping the loan payment for the month you wish to skip. Any automatic transfers generated by Austin FCU will be suspended for the Skip-A Payment month. We must receive this request at least 3 days before the automatic payment date.

Internal Use Only:

Decision _____ ACH _____ Fee Payment Date _____ By _____ Date _____

Decision Notes: