

HOW TO MAKE SKIP-A-PAYMENT REQUEST



INSTRUCTIONS

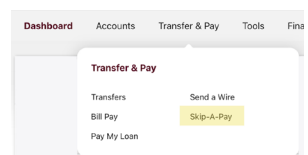
1. Log into online banking
2. From transfer & pay menu, select skip-a-pay
3. Read and agree to the terms & conditions
4. Click on the Skip-a-payment tab and select the loan you wish to skip
5. Click continue when current and advanced due dates are displayed
6. Skip will process if eligible

If you need assistance,
please call 800.593.2274

1



2



3



4



Select which loan to skip...

5

CURRENT DUE DATE	ADVANCED DUE DATE
March 2020 25	April 2020 25

6



Your request for a skip payment has been processed.

Achieva Skip-A-Pay Plan*

By enrolling in the Achieva Skip-A-Pay Plan, you will have the ability to skip a payment on any of your eligible* Achieva loans for the cost of only \$50 per loan. If you elect to enroll in the Skip-A-Pay Plan, the \$50 fee per loan must be paid regardless of whether you use your option to skip a loan payment. Each Skip-A-Pay (once purchased) must be used within the designated 4-month plan period to avoid losing the benefit. The enrollment fee is non-refundable.

Simply complete the certificate below electronically, or if you prefer, print and mail with the payment to the address listed.



Attn: Consumer Lending — SAP
Achieva Credit Union
P.O. Box 1500
Dunedin, FL 34697

Skip-A-Pay Certificate

PERSONAL

NAME _____ MEMBER # _____
DAYTIME PHONE # _____ EMAIL _____
ADDRESS _____

LOAN — Loan Type examples: Signature, Auto, etc.

☐ **\$50 LOAN 1:** LOAN TYPE _____ ACCOUNT# _____ SKIP MONTH _____

☐ **\$50 LOAN 2:** LOAN TYPE _____ ACCOUNT# _____ SKIP MONTH _____

TOTAL AMOUNT DUE: \$ _____

METHOD OF PAYMENT

DEBIT ACHIEVA: ☐ CHECKING ☐ SAVINGS ☐ CHECK ENCLOSED

We must receive your certificate and dues before we can honor any Skip-A-Pay request.

Incomplete certificates and/or non-receipt of dues will delay the processing of your request. Monthly payments will resume on the next month's regular due date after a payment is skipped.

***The Skip-A-Pay program excludes first mortgage loans, mobile homes, home equity loans and lines of credit, personal lines of credit, overdraft lines of credit, loans with workout/hardship modifications within the past 12 months and business loans.**

Skip-A-Pay must be processed on or before due date, under original contractual terms with a minimum of 12 consecutive monthly payments. If the Skip-A-Pay is used on an ACH loan payment, at least a four business day advance notice is required. Skipping a payment will extend the original loan maturity date. Only 1 Skip-A-Pay may be used after every 12 payments with a maximum of 6 Skip-A-Pays for the term of the contract. Interest continues to accrue during the month in which a payment is deferred. Skipping a payment and late payment fees will reduce the amount of a Guaranteed Asset Protection (GAP) claim. Please refer to your GAP Policy for complete information. If you do not use your Skip-A-Pay option within 4-months from the date it is purchased, it will expire unused. Other restrictions may apply. I understand that the election I make to skip a payment will replace my loan payment on the month indicated and that my regular loan payment will resume on the regular due date of the following month. I understand that interest will be charged on the unpaid balance which may extend the maturity of my loan and the total finance charges paid. I understand that payment extensions are not a release from responsibility from my obligations set forth in my original loan agreement, the terms of which I acknowledge remain in full force and effect. I understand that the \$50 enrollment fee per loan is non-refundable and must be paid regardless of whether I actually use my option to skip a loan payment.

☐ I have read and agree to these terms and conditions.

Member Signature _____ Date _____



Insured by the NCUA. Equal Housing Lender.