

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 \$35 per loan. If you elect to enroll in the Skip-A-Pay Plan, the \$35 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: L11, L12.1, etc.

\$35 LOAN 1: Loan Type _____ Account# _____ Skip Month _____
 \$35 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, 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, business loans and business credit cards.**

Each Skip-A-Pay Plan includes one skipped loan payment on one eligible loan. If the Skip-A-Pay is used on an ACH loan payment, at least a four business day advance notice is required. Loan must be current or no more than 20 days past the payment due date at the time the Skip-A-Pay is used, under original contractual terms with a minimum of 6 consecutive monthly payments and be open at least 270 days. Interest continues to accrue during the month in which a payment is deferred. Skipping a payment will extend the original loan maturity date. Skip-A-Pays cannot be used on the same loan in consecutive months. Only two Skip-A-Pays may be used on the same loan in a calendar year. 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 \$35 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 I agree to the Terms & Conditions of the Achieva Skip-A-Pay Plan.

Member Signature _____ Date _____



Federally Insured by NCUA.
Equal Housing Lender.



BANKING FOR GOOD™