

# Skip A Pay Request Form

To request Skip A Pay on your Polish National Credit Union consumer loan account, please complete, sign and return this form to any PNCU branch at least 10 days prior to the due date of the payment to be skipped. Be sure to indicate the month you would like to skip. If your request is approved, the \$35.00 Skip A Pay service fee will be automatically withdrawn from your PNCU deposit account noted below.

Consumer Loan Account #: \_\_\_\_\_ Loan Type:  Vehicle  Personal  
Account must have been opened for at least six months

Member(s) Name(s): \_\_\_\_\_

\_\_\_\_\_

Telephone Number: \_\_\_\_\_ Email Address: \_\_\_\_\_

Please specify the month you wish to skip: \_\_\_\_\_

Skip A Pay service fee to be withdrawn from PNCU deposit account # \_\_\_\_\_  
(Skip A Pay request will not be processed until the service fee has been received).

Signing below authorizes the withdrawal of the \$35.00 Skip A Pay service fee from the account indicated above. Furthermore, signing below indicates member(s) understanding that the term of the affected loan will be extended by one month and finance charges will continue to accrue on a daily basis at the Annual Percentage Rate (APR) set forth in the original loan agreement, both during and after the deferral period. This deferral of scheduled payments will result in an increase of total Finance Charges and possibly a greater total number of payments than if the loan payments were made as originally scheduled and this means additional payment(s) may be due after the loan would have originally been paid off. In all other respects, the provisions of the original loan agreement remain in full force and effect. Member(s) agree to resume making regular scheduled payments beginning with the payment due during the month following the deferral and will make all other scheduled payments when due thereafter. Member(s) understand that each payment is applied first to finance charges then principal then late charges, if any. If applicable, monthly premium for GAP coverage will still be added to the loan on the skipped month and is not eligible for extension. If applicable, member(s) are responsible for suspending and reactivating automatic payments for the skipped payment month.

Borrower's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Borrower's/ Guarantor's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Note: All loan account owners must sign

Please note: The following loan types are eligible for this program: Vehicle Loans and Personal Loans. The following loan types are not eligible for this program: Home Equity Loans, Home Equity Lines of Credit, Mortgages, Certificate of Deposit Loans, Mass Save Loans, Overdraft Loans, Business Loans and Visa Credit Cards. Member(s) must be in good standing with this loan account and all other PNCU loans, as applicable, (less than 15 days past due in the past 6 months) to participate in PNCU's Skip A Pay program. This program is not available during the first six months of the loan term. Loans are limited to a maximum number of one (1) Skip A Pay every six (6) months, two (2) per calendar year up to a maximum of six (6) per loan term. There is a \$35.00 service fee per payment skipped. Other restrictions may apply.

The **Polish National**  
Credit Union



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