

SKIP-A-PAY

Skip a payment when
it's best for you.



**YES! I want to skip my _____ (month)
SunState FCU loan payment for the loan(s) listed below**

Account number _____ Loan Suffix _____

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Member Name _____

Phone _____

There is a \$40 fee for each qualifying loan on which you choose to skip a payment.

Please deduct \$40 from my SunStateFCU account for **each** loan Skip-A-Payment request. My account number is: _____ checking savings

Enclosed is my check for each loan Skip-A-Pay request.

By signing below, you authorize SunState Federal Credit Union to extend your final loan payment by one month. If GAP was elected, the coverage will not be extended beyond the original maturity date. Interest will continue to accrue on your loan during the month you skip your payment, which will increase the amount of interest you pay over the life of the loan. Your next payment after this skip will be due on your regularly scheduled due date. All other terms and conditions of the loan remain the same. Other restrictions may apply.

Signature of Borrower and Co-Borrower (if applicable) required

Signature _____ Date _____

Signature _____ Date _____



**** Loan Qualifications ****

Your loan must have been opened for at least 12 months at the time of the Skip-A-Payment request.

Limit two Skip-A-Payments per rolling 12 months and skipped payments cannot take place in consecutive months.

Limit 10 Skip-A-Payments per life of any specific loan.

This offer is not valid on mortgages, home equity lines/loans, and commercial loans.

Credit Cards and personal Lines of Credit require a minimum payment due of \$50.

All Skip-A-Pay request must be received at least five calendar days before payment is due.

All accounts and loans must be in good standing.

**TO SKIP A PAYMENT COMPLETE AND RETURN THIS FORM TO YOUR NEAREST SUNSTATE FEDERAL CREDIT UNION BRANCH,
MAIL TO: P.O. Box 1162, Gainesville, FL 32627 or FAX TO: 352-381-5247**

Requests sent by mail must be received at least five (5) business days prior to the payment due date. Before submitting your Skip A Payment application, be sure to cancel any external automatic payments that are currently setup in order to avoid any unexpected deductions. Make sure to resume your automatic payments after the skipped month has passed. If you have an automatic payment setup with SFCU, please contact your member service representative to postpone the automatic payment.

