CALHOUN LIBERTY
CREDIT UNION

Skip-A-Pay Application 2026

As a valued Credit Union member, you have the option to skip your eligible loan* payment for the month of November or December 2026. To take advantage of this opportunity, your completed application must be received at least one week prior to your payment due date. All Skip-A-Pay requests are subject to Credit Union approval. Upon submission, a $45 service fee will be placed on hold in the checking or savings account you designate for **each application submitted**. If your application is approved, the funds will be withdrawn. If your application is denied, the hold will be released, and the funds will remain available.

Please complete this form for each Skip-A-Pay request.

Member Name: _____

Member Number: _____ Loan Number: _____

Select the Month You Would Like to Skip Your Payment:

☐ Nov. 2026 ☐ Dec. 2026

If your loan payments are made bi-weekly or weekly, selecting to skip a payment for November or December 2026. will result in the payments due during the selected month being skipped for specified loan if approved. Any payments scheduled after the selected month will remain unchanged.

Please deduct the service fee from the following Credit Union account:

☐ Checking ☐ Savings Account: _____

Skip-A-Pay Terms and Conditions

*All Skip-A-Pay requests are subject to Credit Union approval. Interest and finance charges will continue to accrue. Deferring your payment will extend the term of your loan, and at the end of the loan, a higher total finance charge will be paid if payments have not been made as originally scheduled. Your payment will resume the following month. To be eligible, your account must be in good standing with a $5 minimum balance and have no charged off accounts. This offer is valid for the following consumer loan products: personal loans and vehicle loans (excluding Real Estate loans) that are current and have at least six (6) consecutive monthly payments. The application must be received at least 10 days prior to your due date. If you elected GAP coverage on your loan, coverage may not be extended beyond the original maturity date. It is your responsibility to cancel any scheduled payments from other financial institutions. If your loan is set up for automatic transfers from Credit Union checking or savings, we will skip the transfer.

By signing below, I agree to the Skip-A-Pay Terms and Conditions as outlined above.

Member Signature: _____ Date: _____