



# Skip a Payment Form

**Need extra cash for the holidays?**

**Skip your loan payment on qualified loans, without paying a fee!**

(Only 1 payment can be skipped from November 1<sup>st</sup> – January 31, 2012)

*Print this form, fax to (518) 884-7094, bring it in to any TCT FCU branch, or mail it to:*

**TCT FCU, Attn: Loan Department, 416 Rowland St, Ballston Spa, NY 12020**

***The following loans are eligible for a payment skip:***

**Vehicle Loans, Personal Loans, Personal Line of Credit, Overdraft Line of Credit, and Share Secured Loans**

Name of Applicant (Please Print)

Date

Account Number

Day Phone

Signature

Please defer my loan payment(s) on: \_\_\_\_\_

*(Loan ID number(s) or loan you wish to skip payment on)*

For:

November

December

January

*(Select only one of the three options)*

CREDIT UNION USE ONLY DATE: \_\_\_\_\_

EMPOA' -- INITIALS: \_\_\_\_\_

***Please do not enclose loan payments, deposits or other correspondence.***

***IMPORTANT NOTE - The following loans are not eligible for a payment skip:***

***1) Real estate loans (1<sup>st</sup> Mortgages, Home Equity Loans and Home Equity Lines of Credit, Land Loans, and Investment Properties), 2) Loans that are currently delinquent; or have been delinquent in the last 180 days. 3) Loans with a previous modification within the last 12 months; 4) Student Loans and 5) Visas. I understand that any payment(s) skipped will extend my loan beyond the original term, interest will continue to accrue, and that I will resume regular payment(s) the following month after the month my payment was skipped for the skip a payment promotion. Certain other restrictions may apply. Form must be submitted by January 28, 2012.***