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Cambridge
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 Cambridge, NY 12816
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Clifton Park
 520 Vischer Ferry Road
 Clifton Park, NY 12065
Ph: 518-383-0106
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Queensbury
 4 Hunter Brook Lane
 Queensbury, NY 12804
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SKIP A PAYMENT REQUEST FORM

Request to skip your loan payment on qualified loans for a processing fee of \$30.00. Only one payment can be skipped from November 1, 2019 - December 31, 2019. Complete this form and fax or return it to any TCT branch before your payment is due. The following loans are eligible for a payment skip: Auto Loans (*excluding Payment Saver Auto Loans*), Personal Loans, Personal Line of Credit, Overdraft Line of Credit, and Share Secured Loans.

Applicant Name *(Please print)*

Member Number

Phone Number

Please defer my loan payment(s) for:

Please list the Loan ID Number(s) of loan(s) and select the month you wish to skip.

_____ Skip Month: Nov. **OR**, Dec.

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FOR CREDIT UNION USE		
Fee Applied		
Date	Emp. Initials	Teller #

Deduct Processing Fee(s) from:

_____ Checking **OR**, Savings
Account Number

X

Signature

Date

IMPORTANT NOTE - The following conditions apply to the Skip-A-Payment Program:

- Loan types not eligible for Skip-A-Payment: Real estate loans including; 1st Mortgages, Home Equity Loans and Home Equity Lines of Credit, Land Loans, Investment Properties, Payment Saver Auto Loans, and Visa Credit Cards
- Loans that are delinquent, or have been delinquent in the last 180 days
- Loans with a previous modification within the last 12 months
- New loans where the first payment has not been made

A \$30.00 Processing Fee will apply for each qualified loan payment that is skipped.

Completed Skip-A-Payment Request Form must be received by December 31, 2019

I understand that any payment(s) skipped will extend my loan beyond the original terms and will impact any GAP claim, 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 program.

Certain other restrictions may apply.

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

Member not present but Verification of Member has been completed.

Employee Initials: Teller #: Date: