TCT FEDERAL CREDIT UNION
TCTFCU.ORG

**Ballston Spa (Milton)**
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Ballston Spa, NY 12020
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**Fax:** 518-884-7094

**Cambridge**
17 Gilbert Street
Cambridge, NY 12816
**Ph:** 518-667-2676
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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
**Ph:** 518-793-1958
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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, 2020 - December 31, 2020. 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** _____ **Date** _____
**Signature**

**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, Credit Builder 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, 2020**

**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: