

## SKIP A PAYMENT SPECIAL OFFER:

AAC Credit Union members can opt to skip a loan payment putting extra cash in your pocket when you need it most. Use the money you would normally spend on loan payments for holiday shopping, paying other bills, travel or anything you like.

*Bye-Bye  
Payment*

It's easy to do! Just meet the qualifying details and hop, jump or skip right over your next AAC loan payment. To get started, complete the form below and return to any branch. A loan representative will contact you soon.

---

**I wish to skip/defer a payment for the month and loan suffix(es) indicated below. I understand the interest will continue to accrue at the contractual rate of my note, the term will be extended, and a \$25 fee will be added to the loan.**

I would like to skip the following loan payment, account # \_\_\_\_\_ - suffix(es) \_\_\_\_\_

I would like to skip the following month \_\_\_\_\_

▶ My loan payment is paid by an electronic transfer from another credit union/bank? YES NO

**If your payment is by electronic transfer, this form must be processed at least 5 days prior to your payment due date.**

▶ My loan payment is paid by a monthly transfer from an AAC account? YES NO

Borrower \_\_\_\_\_

Co-Borrower \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

Borrower Signature \_\_\_\_\_

Co-Borrower Signature \_\_\_\_\_

Date \_\_\_\_\_

**Complete form and return to AAC. Do not assume that by completing this form that your next payment is not due. A loan representative will contact you soon to verify loan eligibility and Skip a Payment status.**



**DETAILS:** Skip A Payment: Must have made 3 contractual payments. No delinquencies in the past 6 months. Only one skip allowed in a 12 month period. Maximum 2 skips per loan. A \$25 processing fee, the deferred payment and accrued interest will be added to the end of the contract. This will not affect your payment history. Skip A Payment is not available on all loan types including mortgages, home equity loans, Visa Cards, Bridge/Boost Loans, any Open End Credit Lines or HMI Computer loans. Not available on loans with a term greater than 84 months. May not be available when combined with certain insurance programs. Contact AAC for details.

CREDIT UNION USE ONLY

Sent to: \_\_\_\_\_ Date: \_\_\_\_\_