



### June Skip-a-Payment Application

Skip-a-Pay is allowed on the following loan types ONLY:

- Vehicle (except Driving Sense and Wheels to Work)
- Signature
- Lagniappe
- Holiday (formerly known as Grand)
- Line of Credit (formerly known as Goldline)
- Share Secured
- Major Purchase



**Loans under a Workout Loan Agreement are not eligible.**

**Complete this form and deliver via email** loans@unofcu.org **or fax** (504)280-5459 **or drop-off at either our UNO Campus or Chalmette branch. If mailing,** request must be received prior to May 24.

Member Name: \_\_\_\_\_

Phone: \_\_\_\_\_ E-mail address: \_\_\_\_\_

Last 3-digits of Account #: \_\_\_\_\_ Loan Suffix(es): \_\_\_\_\_

**You may skip your June, 2024 payment(s) on all of your qualifying loans\*.** Interest will continue to accumulate on your loan(s) during the month you skip your payment(s). **Skipping the payment will result in an increased finance charge and will extend the term of the loan(s).** Payments made through payroll deduction will be deposited into your base savings (-0) account for the month you are skipping payment(s). Payments made by automatic transfer will not be transferred for the month you are skipping payment(s). If you are a UNO employee and your loan(s) were initially set up for monthly payments, you will skip your payments due on June 28, 2024. **A fee of only \$25.00 for each loan payment skip will be deducted from your base savings (-0) account on Friday, May 31, 2024.** If funds are not available, the fee(s) will be deducted from your checking (-10) account. Please make sure that funds are available to cover the fee(s) on this date.

**If fees are not received, the payment will not be skipped.**

By signing below, you accept this offer and agree to the stated terms and conditions.

Signature \_\_\_\_\_ Date \_\_\_\_\_

**If you have a co-maker on your loan(s), the co-maker must sign below.**

Signature \_\_\_\_\_ Date \_\_\_\_\_

**\*CONDITIONS**

- All member loans must be current with no delinquent history.
- Loans under a Workout Loan Agreement are not eligible.
- All member share accounts must be in good standing.
- Applications must be received/postmarked at the Credit Union office no later than May 24, 2024.

**The following loans are not eligible for Skip-a-Payment:**

- First Mortgage, Tuition, Home Equity, Salary Advance, and any loan under a Workout Loan Agreement
- Accounts that are not in good standing including delinquent loans and loans with a late payment history
- Loans with balances less than \$250.00
- Any new loans less than 60 days old
- VISA Credit Card Accounts

**Scheduled payments skipped per request may be either:**

4 weekly • 2 bi-weekly • 2 semi-monthly • 1 monthly payment

**Please contact the office at (504) 280-6496 if you need any assistance completing this form.**