



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.