Looking for extra money to pay for an unexpected expense or a fun vacation? Members can apply to skip (4) weekly, (2) bi-weekly or (1) monthly loan payment every 6 months. Forms can be processed over the phone, by mail, or at any branch prior to loan due date. No faxes please.

**NEW!** Conveniently skip eligible loans through digital banking. Simply log in to your account at visionsfcu.org or through the Visions FCU Mobile app and select “Skip-A-Payment” from the Services menu. Follow the on-screen instructions to complete your request.

**Don’t forget** to confirm that your Skip-A-Payment was received and processed. Verify online, in person, over the phone, or by using our mobile app to see the next loan payment date.

For best results, please verify eligibility with a Visions Federal Credit Union representative prior to submitting your Skip-A-Pay form. The first loan payment may not be skipped. Credit card payments may be skipped as long as at least 3% of the limit is available. First and second mortgages, home improvement loans, share certificate secured loans, student loans, any purpose signature loans, community solar, and RV loans are not eligible. The Skip-A-Pay program is offered to eligible members with no penalties or late fees and with no adverse effect on your credit. Interest will continue to accrue and when you make your next payment, more of the payment will be applied to your interest.

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**Member Name:** ______________________  **Member Number:** ______________________

<table>
<thead>
<tr>
<th>Payment Method</th>
<th># Payment(s) Skipped</th>
<th>Payment Amount</th>
<th>Loan ID</th>
<th>Date(s) Skipped</th>
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<tbody>
<tr>
<td>(W, M, or B)</td>
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</table>

The undersigned hereby makes a written request(s) to Visions Federal Credit Union to extend the original repayment of my loan(s) by permitting the regular monthly/weekly payment(s) due as indicated above to extend the term of the existing loan contract(s). This extension in no way otherwise alters the terms and conditions of the original loan contract(s) as previously disclosed to me. Interest at the agreed rate will continue to accrue on the unpaid balance of the loan(s). The undersigned will be responsible for any finance charge assessed due to this extension.

If you are requesting a Skip-A-Payment on a loan that has GAP coverage, you understand that you may jeopardize any future GAP claim in the event of a total loss on the covered vehicle. Please refer to your GAP contract for further details or speak with a loan representative for further information.

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**Credit Union Use**

*BO$$ORER’S SIGNATURE*: ______________________  **DATE:** ______________________

*CO-BORROWER’S/GUARANTOR’S SIGNATURE*: ______________________  **DATE:** ______________________

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*Limit of two Skip-A-Payments in a twelve-month period.*

*ALL Borrowers/Guarantors who signed original agreement must sign this form.*

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Federally insured by NCUA