



Take a break from your loan payments this November or December! If you could use a little extra cash to handle holiday expenses, we've got the answer. OFCU's Holiday Skip-A-Payment program means that you can skip your November or December loan payment and then resume your next regular payment. Sign up for OFCU's Holiday Skip-A-Payment program by completing the form below prior to the loan due date

Special notes to remember:

- A loan can only be skipped once within a 6 month period.
- New loans must have received 3 Payments to be eligible.
- All loan payments must be current to qualify.
- Funds for OFCU's Holiday Skip-A-Pay Program request must be available in your savings account or provided by check. In the event there are insufficient funds in your savings account your request will not be processed.
- This Skip-A-Payment request will not stop your payroll deduction or automatic debit from another financial institution unless requested in writing. If you do not request in writing that your payroll deduction or automatic debit be stopped, each payment amount will remain in your OFCU deposit account when received.
- All cosigners of the loan must agree to the OFCU Holiday Skip-A-Pay program and sign the request.
- A skip pay form must be completed for all accounts requested.
- Loan due date will not be advanced until month selected example: November or December

Once you have completed the form please click on the SUBMIT FORM BUTTON at the top right hand corner to send it by email to OFCU for processing. Reminder: This version of the Skip-A-Payment form is only accepted via email. If you prefer a printable version, they are on the website under the FORMS tab. You may also contact an OFCU Representative or visit any branch location.

Name _____ Street Address _____ City, State Zip _____

Phone Number _____ Email Address _____

OFCU Account Number _____ Skip all loans eligible or specify which loan _____
 Payment to be skipped November OR December

Please deduct this \$20 fee per loan from Savings Checking

I ACCEPT THE TERMS & CONDITIONS AS STATED BELOW. I UNDERSTAND THAT SUCH ACTION WILL CONSTITUTE MY LEGAL SIGNATURE.

By clicking ACCEPT above you are agreeing that both primary and co-signer on the specified loan are authorizing Otero Federal Credit Union to extend your final due date. Interest will continue to accrue on your loan during the month you choose to skip. The \$20 non-refundable loan processing fee, per loan, will automatically be deducted from your deposit account or provide a check for the amount to process each loan you wish to skip. Offer does not apply to Real Estate loans or Credit Cards, and is subject to a final approval by credit union loan officials. Other restrictions may apply.

For Credit Union Use Only: Approving Officer: _____ Loan Officer #: _____