



NorthRidge[®]
Community Credit Union

Skip A Pay Application

Skip A Pay Qualifications:

- You have at least one loan with NorthRidge
- You do NOT have Collateral Protection Insurance (CPI) on your loan
- You have made at least three (3) full loan payments
- You haven't skipped more than two (2) payments in the last 12 months (you may skip 3 loan payments in a 12-month period)
- You have the \$25.00 processing fee to skip a payment
- Your loan is not more than 29 days past due

Skip a loan payment by completing and signing this form. Return it to any NorthRidge branch for processing. If you have any questions or need help completing this form, call us at 877-672-2848.

If your loan payment is usually paid via Direct Deposit or Payroll Deduction, that amount will remain in your savings or checking account.

Member Name: _____ Member Number: _____

Phone Number: _____ Address: _____

Initials	Loan Type/Number	Payment Amount	Skip Month

Paid by:

Cash or Check	Auto Transfer	Payroll Deduct

Deduct my \$25.00 per skipped payment processing fee from my: Checking Savings
OR Enclosed is my check or money order

It is mutually agreed that the payment(s) on the loan number(s) listed above with my initials will be deferred and extended to the end of the original term of this loan. Maximum skip-a-payments is 8 for the life of the loan. The interest on your loan will continue to accrue. All other terms and provisions of the current loanliner borrowing agreement are unchanged and remain in full force and effect. This skip-a-pay may alter the amount of coverage for your GAP policy. Excludes: overdraft protection, home equity lines, and mortgage loans. Other exclusions may apply, contact lender for full details.

X _____ X _____
Borrower Signature Date Joint Borrower Signature Date
If applicable