

# Skip-A-Pay Form

Use this form to skip a loan\* payment anytime from January 1, 2012 – December 31, 2012.

Brewer Federal Credit Union is offering you a chance to skip your loan payment(s) twice during the 2012 calendar year. For a fee of \$25.00 per loan, you may skip one payment (subject to approval). Simply complete the form, enclose the \$25.00 administration charge **per loan** and either drop it off at one of the Brewer Federal Credit Union offices, or just mail it in. It's that easy! A loan officer will do the rest. If you have any questions, please feel free to call the credit union at your convenience.

## Skip A Payment Authorization

Please list the loan number(s) for the payment(s) that you wish to skip:

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*Please print your name and sign below:*

Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Co-Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Loan Officer Approval: \_\_\_\_\_ Date: \_\_\_\_\_

**\*\*Next Payment Due** \_\_\_\_\_

\*By signing above, I/We understand that the interest will continue to accrue, on the loans listed above, during the deferred period. I/We understand that the net effect will be to lengthen the term of my/our loan(s). Life and Disability insurance will cease as determined by the original loan term.

Mortgages, Home Equity Loans and Visa accounts are excluded from this offer. All loans must be current and your credit union account(s) must be in good standing. New loans less than six (6) months old are not eligible. To be eligible, a time period of six (6) months must have elapsed between skipped payments. Restrictions may apply.