San Francisco Bay Area
EDUCATORS
CREDIT UNION

Need loan relief? Skip-a-Payment!*

1. PRINT THIS FORM. 2. COMPLETE and SIGN. 3. MAIL, fax, or drop-off.

If you need a little help, we offer Skip-A-Payment for our members who want to skip a car loan payment, or payment for just about any loan, up to three loans! (Real Estate, VISO, LOC, and the EZ Loan are not eligible.)

Automatic payments? No worries. You can still request Skip-a-Payment.

***Please review these SKIP-A-PAYMENT terms:**

- Member must have made as least six (6) payments on loan that is chosen to Skip-A-Payment.
- Member may not have been 15 days or more late with their loan payment within the last twelve (12) months.
- Interest will continue to accrue during the month you choose to Skip-A-Payment.
- Payments made through payroll deduction or Direct Deposit will be deposited into your savings for the month.
- When payments resume as scheduled (the unpaid interest will be collected first), and all the terms and conditions will apply, following the month skipped as indicated above.
- Skipping a payment and/or the corresponding fee may result in higher total finance charges on your loan, but rate will remain unchanged.
- Skipping payments will extend the term of your loan.
- Maximum of one (1) Skip-A-Payment every twelve (12) months per loan.

Print and complete the Request form below. Mail, fax, or drop-off PRIOR to the loan due date you want to skip.

MAIL or Drop-off: San Francisco Bay Area Educators Credit Union
258-B Laguna Honda Blvd
San Francisco, CA 94116

FAX: 415.664.9905

Questions? Call: 415.664.4313

SKIP-A-PAYMENT REQUEST

Yes, I'd like to skip my payment for the month of: _____

Please check your $30 fee payment option below:
☐ Check/Cash enclosed ☐ Transfer from Account Number & Suffix: _____

Primary Name: _____ Joint Name: _____

Address: _____ City: _____ State: _____ Zip: _____

Daytime Phone: _____ Alternate Phone: _____

Loan Number: _____ **Suffix**: _____ **Payment Amount**: $ _____ **New Due Date**: _____
Loan Number: _____ **Suffix**: _____ **Payment Amount**: $ _____ **New Due Date**: _____
Loan Number: _____ **Suffix**: _____ **Payment Amount**: $ _____ **New Due Date**: _____

If joint, both account owner signatures are required in order to authorize the Skip-A-Payment request:

_____ _____ _____ _____
Primary Signature Date Joint Signature Date

Original document with original signatures required. Scans or copies are not acceptable. Thanks!