

YES! I WANT TO SKIP A PAYMENT

Check One: JUNE JULY AUGUST

Name Account Number Phone

Loan ID Number or Details

For example: Loan ID -00, -01, -02, etc. or a description as 2023 Chevrolet Tahoe

Signature

By submitting this form you agree to receive email notifications regarding the status of your request at the email address of record for this account.

THREE WAYS TO SUBMIT YOUR SUMMER SKIP-A-PAY REQUEST:

1. Securely submit online through DocuSign at uhcu.org/skipapay
2. Securely submit through Online Banking*
3. Drop it by any United Heritage branch

SKIP-A-PAY: Leased Automobiles, Real Estate, Student, CashPleas and Business Loans are not eligible. Newly originated loans with less than 6 completed on-time payments are not eligible. For eligible loans qualifying factors apply including but not limited to a minimum of 6 completed on-time payments since most recent deferral. Acceptance of your request in person, by mail or electronically does not constitute approval. Skipped payment is added to the end of the loan term which extends the loan term at least one payment. Loan interest continues to accrue which increases the amount of interest paid over the term of the loan. Multiple Skip-A-Pays applied to any loan extends the repayment term of the loan by multiple payments and increases the interest paid over the term of the loan. In the event of a claim, Guaranteed Asset Protection (GAP) may be affected. For an approved request, a \$30 fee is added to the applicable loan's outstanding principal balance. Approved requests are eligible for one month only and must be submitted at least 3 days before the requested skip loan due date.

*Only members who are eligible to skip a payment will have access to submit a Skip-A-Pay request via Online Banking. To submit a Skip-A-Pay request via Online Banking, login and navigate to the Services tab on the left side of the screen and select Skip-A-Pay.



United Heritage
Credit Union

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