



# Holiday Skip-a-Pay Form



Simply complete this form and return it to the Credit Union along with a \$25 processing fee. **Please note:** To skip your payment, we must receive this form 15 days prior to your loan's due date. Skip-a-Pay is not available on Home Equity Loans, Second Mortgage Loans or Visa Cards.

**YES! I would like to skip the following payment:**  **November**  **December**

Take \$25 Processing Fee From:  **Savings Acct.**  **Checking Acct.**  **Payment Enclosed**

Name: \_\_\_\_\_ Account Number: \_\_\_\_\_ Loan Number: \_\_\_\_\_

Address: \_\_\_\_\_ (street) \_\_\_\_\_ (city, state, zip)

Signature: \_\_\_\_\_

**Mail Form to: Northern KY Educators' Federal Credit Union, 2805 Alexandria Way Highland Heights, KY 41076**

**OR, Fax Form to: (859) 442-1204, OR, Email Form to: [credit@nkefcu.org](mailto:credit@nkefcu.org)**

To be eligible to skip your payment you must:

- 1. Have made at least 6 consecutive payments on the loan.
- 2. Be current on all loans with the credit union.
- 3. Have all accounts with the credit union in good standing.
- 4. Not currently in bankruptcy.
- 5. Never have caused the credit union a loss.
- 6. Sign a form agreeing to extend the terms of the loan.
- 7. Never have had a loan with the credit union that was 2 or more months delinquent.
- 8. You can only obtain 3 Skip-a-Pays during the life of a loan.

Subject to Credit Union Approval/Not all loans qualify. For a full list of conditions and restrictions, read the Skip-a-Pay Policy and Agreement at [www.nkefcu.org](http://www.nkefcu.org).