



Skip-a-Payment Program

Request and payment must be received at least five (5) business days before the due date of the loan. Not all members will qualify for the RadiFi Credit Union Skip-a-Payment Program. Not all loans are eligible for this program.

Primary Member Information

Primary Member's Name		Member Number
Mailing Address (Street, City, State and Zip)		
Daytime Phone	Mobile Phone	E-mail

Skip-a-Payment Options

If you are a member in good standing with a current RadiFi Credit Union loan, you have the option to skip one month of loan payments within any rolling 12-month period. There is a \$35.00 processing fee for each skipped payment. One skip-a-payment request form will be accepted per loan. If you wish to skip a payment on more than one RadiFi Credit Union eligible loan, you must submit a skip-a-payment request form for each loan. You cannot skip the first payment on a new loan. Not all loans qualify for this program.

Please indicate the type of loan you are requesting a skip-a-payment for:

- Auto Loan (list year, make and model of the vehicle) _____
- Personal Loan Boat Loan Motorcycle Loan Recreational Vehicle Loan
- Other Vehicle Loan Home Equity Line of Credit (HELOC) Line of Credit _____
Loan Type

Loan Number: _____

Types of loans not listed above do not qualify for the skip-a-payment offer.

Please indicate the month you wish to skip your loan payment. (Maximum of one month may be selected)

- January February March April May June
- July August September October November December

Skip-a-Payment Processing Fee

Please select the method of payment for your \$35.00 processing fee for your skipped payment. Sufficient funds to process this request must be available in order for this skip-a-payment request to be approved.

- Deduct \$35.00 From my RadiFi Checking Account. Share ID _____
- Deduct \$35.00 from my RadiFi Savings Account. Share ID _____
- Other: _____

RadiFi Credit Union Skip-a-Payment Terms and Conditions

By completing this Skip-a-Payment form and signing below, you are requesting and authorizing RadiFi Federal Credit Union to advance your loan due date. You understand that the current balance of the loan is extended by the amount of the payment skipped and that interest will continue to accrue on your loan balance throughout the deferred payment period, which may further extend the term of your loan. If there is more than one borrower on a loan, only one borrower is required to authorize a Skip-a-Payment request.

To request a Skip-a-Payment, all credit union accounts (deposits and loans) must be in good standing and requests must be submitted at least five (5) business days prior to the next loan due date. Most payments and loan terms are advanced automatically, however certain adjustments are made manually, and changes may take time to be reflected properly. If you have recurring automatic transfers originated from another financial institution, it is your responsibility to stop the transfer. Other financial institution fees will not be refunded. If you have automatic bill payments or online transfers, it is your responsibility to modify the payment and/or transfer dates. Skipping your payment on an auto loan with GAP insurance may affect your coverage and coverage calculation in the event of a total loss. Certain additional restrictions may apply, and RadiFi Federal Credit Union reserves the right to deny any Skip-a-Payment request.

By typing your name you sign this Skip-a-Payment Request electronically and consent to the terms and conditions stated herein, including the fee.

Borrower's Signature

Date