

# SKIP A PAYMENT

Accentra Credit Union is committed to providing our members with financial flexibility and support when they need it most. That's why ACU offers our Skip-a-Payment Program: **Skip your monthly loan payment(s) up to 2 times each year\*!**

We understand that life can bring unexpected challenges and expenses, and there are times when having some extra cash in your account can make a significant difference. Whether it's for unforeseen medical bills, home repairs, or simply to enjoy a well-deserved vacation, our skip-a-payment program empowers our members to manage their finances on their terms. We believe in putting our members first, and this program is just one way we demonstrate our dedication to their financial well-being.



Skip a payment today! Complete the form below and return to ACU.

## SKIP-A-PAYMENT FORM

Please fill out this form and email it to **skipapay@accentracu.org**, mail it to **P.O. Box 657 Austin, MN 55912**, or fax it to **(507) 434-3300**.

**Yes!** I want to take advantage of the ACU Skip-a-Payment Program.  
I have read and agree to the terms below.

Check this box if your loan payment is deducted automatically from an account you have with another financial institution.

**Date:**                      **Name:**                      **Email:**                      **Phone Number:**

**Loan #:**                                      **Month you'd like to Skip:**

**Description of Loan (example: 2015 Chevy Equinox):**

**Borrower's Signature:**                      **Joint Signature, if applicable:**

*\*By signing above, you authorize Accentra Credit Union to add the \$45.00 processing fee per skip, per loan, to the loan balance. Excludes real estate, credit cards, and consumer loans with original terms greater than 84 months or loans with semi-annual or annual payments. Your loan will continue to accrue interest at the original rate during the extension period until paid in full. There will be additional interest due along with the final payment. The term of your loan will be extended by one month. If your loan payment is made via payroll deduction, the total monthly payment amount will be credited to your Savings or Checking Account. All loan payments must be current and in good standing to qualify. The number of Skip-a-Payments allowed are up to 2 per calendar year, however members may not skip 2 consecutive months. A new loan must be open for a minimum of 120 days to participate in this service. Member Participation is optional. Additional requirements may apply. Please Note: If your loan payment originates from another financial institution you must contact them to stop the automatic payment withdrawal from your account. **If you have a GAP Policy, please note that skipped payments may affect your "GAP" claim payout.** Please allow a minimum of four weeks for us to process your request.*

Please note: You can only request a skip-a-pay for 1 loan, per form.  
**If you have multiple loans you'd like to skip, please submit a new form for each loan.**

