



2022 Holiday - Skip a Pay

Please return the completed and signed form using any method below :

- Scan and email to sap@pinalcountyfcu.com
- Fax to 520-381-2050
- Drop by any PCFCU Branch
- Fill out online and submit
- Pinal County Federal Credit Union
Attn: Lending Support
1000 E Florence Blvd
Casa Grande, AZ 85122

Member Number: _____ Loan ID #(s) _____

Primary Name: _____

Joint Name: _____

Preferred method of contact E-Mail Text Phone

Primary Phone Number _____ - _____ - _____

Joint Phone Number _____ - _____ - _____

E-Mail Address: _____

Primary Member Signature: _____

Co-Applicant (s)/Co-Signer (s) Signature: _____

____ Please initial to acknowledge the following. If your loan is set up as a recurring auto payment through another Financial Institution or through our PCFCU Online Payment Center you must cancel your scheduled payment for the approved Skip a Pay month.

I/we understand any payment(s) skipped/deferred will extend the term of my loan(s), interest will continue to accrue, Loss of Life, Disability and Involuntary Unemployment coverage will also continue. Electing Skip a Pay on loans with GAP coverage may impact the amount of any GAP claim. Members can only skip one month's payment per loan.

If you are approved to skip your payment(s) there will be a \$30 per loan application fee charged.

To skip your November Payment(s), turn in your form by **October 25, 2022**

To skip your December Payment(s), turn in your form by **November 24, 2022**

- Loans not eligible for Skip a Pay: Visa Credit Cards, Share/Certificate Secured, Line of Credit, Mortgage, Home Equity Loans, Commercial loans, Funds4Less, or Delinquent Loans.
- Must have made the first 6 consecutive monthly payments, excluding COVID-19 extensions.
- Cannot have an extension on loans within the last 12 months, excluding COVID-19 extensions.
- All accounts must be in good standing (example: no loss to the credit union).
- Loans set up on auto-pay through our payment center or another financial institution are the responsibility of the member to have canceled for the SAP month.
- Cannot have had a delinquency of 60 days or more in the last 12 months.
- Restrictions may apply to Loans with GAP.