



Skip-A-Payment Form

Eligible Loans:

- ✓ Auto Loan(s)
- ✓ Personal Loan(s)
- ✓ Recreational Vehicle Loan(s)

Eligibility to Skip-A- Payment:

- Must have a minimum of 12 months of payment history established on qualified loan;
- Must have \$25.00 available in your account to cover the fee;
- Qualified loan must be current and in good standing with the Credit Union;
- Limited to two (2) skipped payments per calendar year (January – December);
- Cannot skip two (2) consecutive months/payments;
- Skip-A-Payment fee is required to be paid in advance;
- Requests must be received at least five (but no more than 30) days before your loan payment is due

To take advantage of this offer, you will need to complete this form and return it to the credit union. You can:

- Complete the DocuSign form;
- Visit any SafeAmerica Credit Union branch office;
- Drop the form in the mail to: *SafeAmerica Credit Union, Attn: eSolutions Department, 6001 Gibraltar Drive, Pleasanton, CA 94588 (with fee payment enclosed- please see Fee Schedule for amount);*
- Call (800) 972-0999 for assistance.

** We must receive your signed request, paid Skip-A-Payment fee, and confirm your eligibility **(5) days before the due date** of the payment(s) you wish to skip or we will not be able to implement your request.

I would like to Skip-A-Payment on my (choose at least one):

- | | | |
|--|---|-------------------------------------|
| <input type="checkbox"/> Personal Loan | <input type="checkbox"/> Current Month or | <input type="checkbox"/> Next Month |
| <input type="checkbox"/> Vehicle Loan | <input type="checkbox"/> Current Month or | <input type="checkbox"/> Next Month |
| <input type="checkbox"/> Recreational Vehicle Loan | <input type="checkbox"/> Current Month or | <input type="checkbox"/> Next Month |

Name:	
Last 4 digits of Account Number:	
Address:	
City, State and Zip Code	
Best Contact Number:	
Email Address:	

Signature

Date

I understand by signing that skipping payments will increase the amount of interest I pay and, if my loan is subject to a payment schedule, it will take me longer to pay off my loan. Regular loan payments will resume at the end of the Skip-A-Pay period. I agree to receive correspondence regarding this transaction via email or mail.

Guarantee Asset Protection (GAP) on the Loan:

I understand that skipping my loan payment(s) does not change the terms and conditions of the original Guarantee Asset Protection (GAP) Waiver: Under the terms and conditions of the GAP Waiver, a skipped payment is a payment that is not made in accordance with the terms of the original loan agreement. GAP does not cover the amount of the payment(s) skipped during the life of the loan and, in the event of a claim, the skipped payment(s) may be deducted from any GAP benefit.