Skip-A-Payment Request

NOBLE FEDERAL CREDIT UNION

Eligible Loans: Auto, Boat, RV, Motorcycle, Personal Loan, Share Secured, Unsecured Home Improvement
Excluded Loans: First Mortgages, Modifications, Rewrites, Equity Products,Visa, Line of Credit, Overdraft & Fresh Start

Borrower:	Co-Borrower:
Co-Borrower:	Co-Signer:
Account Number:	Phone Number:
Request to Skip my payment due on:	

Where to process fee from: If there are not sufficient funds in the Noble CU account, the payment skip will be denied and you will be obligated to complete the monthly payment.

Noble CU account #:

Processing Fee: $25.00, No cash or check accepted

Terms and Conditions:

All Borrowers on the loan must sign this request. By signing below, you and all co-borrower(s) hereby request that Noble Federal Credit Union defer the payment indicated above and acknowledge the following.
To be eligible: A fee of $25.00 must be available and will be charged from a Noble Federal Credit Union checking or savings account.
If this is a new loan the first payment must be made before a skip can be processed. This loan must be current. All other loans and accounts must be in good standing. All parties acknowledge that the finance charge will continue to accrue during the deferral period. The Skip-A-Payment will increase your finance charge and the number of payments required to pay off the loan. The loan's final due date may change as well. The skipped payment will not alter any other terms or conditions of the original loan agreement. If you added any insurance products to your loan, the terms of coverage will not be extended to your new maturity date. Please note that a deferred payment may impact GAP claims on auto loans. Please refer to your GAP contract for details.
Member loans may be eligible for two(2) skipped payments per calendar year. A maximum of five(5) deferred payments may be allowed for the life of the loan. Each skipped payment request will be reviewed and acknowledged separately. If your payment is set up as Bill Pay or other online payment source, **YOU** must stop the payment from recurring for the payment skipped. One Skip A Pay qualifies as one (1) monthly payment, one (1) biweekly payment, one (1) semi-monthly payment, or one (1) weekly payment. If you wish to change your payment frequency to monthly, please see a credit union representative.
All requests for Skip-A Payment are subject to Noble Federal Credit Union's approval. If approval from Noble Federal Credit Union is not granted, I/We will hold Noble Federal Credit Union harmless for any and all consequences resulting from that decision.

X _____ Date _____ X _____ Date _____

Borrower's Signature **Co-Borrower's Signature**

Note: Co-Signers to the original note must also agree to the terms of this extension agreement by signing the statement below. Co-Signers must also sign and acknowledge receipt of a copy of the Notice to Co-Signer Statement as required by California Civil Code.

By signing this agreement, co-signer agree(s) to be bound by the updated loan agreement and the underlying agreement signed on the Original Transaction Date.

X _____ Date _____ X _____ Date _____

Co-Borrower's Signature **Co-Signer's Signature**

ID Verified: ☐ **Drivers Lic/ID # & Exp** _____ ☐ **Sig Card** **Other** _____

Accepted By: _____ **Teller #** _____ **Date:** _____ **Processed By:** _____ **Date:** _____

Approved By: _____ **Teller #** _____ **Date:** _____ **Verified By:** _____ **Date:** _____

Comments: _____

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