



## Skip-A-Payment Request

Member Name: \_\_\_\_\_ Account #: \_\_\_\_\_  
Street Address: \_\_\_\_\_ City/State/Zip: \_\_\_\_\_  
Cell Phone #: \_\_\_\_\_ Email: \_\_\_\_\_

Some restrictions may apply.\* To qualify, Members' STAR Financial CU accounts must be in good standing and are limited to one skip payment per loan within a rolling 12-month period. Loans not available for Skip-A-Pay include Certificate Secured, Home Equity, MasterCard, and Simple Loans. Members will be contacted if additional information is needed or if STAR Financial CU is unable to approve the Skip-A-Payment Request. I understand that there is a \$20 non-refundable application fee *per* Approved Loan, and I authorize STAR Financial CU to withdraw the fee from my STAR Financial CU account.

I also acknowledge that by skipping my loan payment, the total finance charges on my loan will continue to accumulate, and the loan term will be extended. Additionally, if I am requesting a skip-a-payment on a loan with GAP coverage, please note that the GAP contract permits only one (1) skip-a-payment throughout the life of the loan. As a result, any additional skip-a-payments will not be covered under a GAP Claim. If more than one skip-a-payment is approved for a loan with GAP coverage and a GAP Claim is filed, any extra skip-a-payment beyond the first (1) will be subtracted from the GAP Settlement.

Please Skip      Loan: \_\_\_\_\_ for \_\_\_\_\_ (MM/YY)  
                            Loan: \_\_\_\_\_ for \_\_\_\_\_ (MM/YY)  
                            Loan: \_\_\_\_\_ for \_\_\_\_\_ (MM/YY)  
                            Loan: \_\_\_\_\_ for \_\_\_\_\_ (MM/YY)

Primary Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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### *For Internal Use Only*

Request Received by: \_\_\_\_\_ Date: \_\_\_\_\_

Approved/Denied by: \_\_\_\_\_ Date: \_\_\_\_\_

Last Skip-a-Pay Date: \_\_\_\_\_

#### **Eligibility Check**

- ☐ No delinquency history in last 12mo
- ☐ No force placed insurance on any CU loan
- ☐ All share accounts current
- ☐ No skipped payments in last 12mo

*\*All fields are required\**  
*Any exceptions require CEO approval*