

NCFCU, I want to skip a payment!

You can skip your monthly loan payment, provided none of your NCFCU loans or credit balances are delinquent. Your interest will continue to accrue and the skipped payment will cause your loan to extend beyond its expected pay off date. There is a \$25 processing fee. This fee must be paid in advance if you choose to participate. *Mortgage and equity loans are not eligible for the skip a payment program.*

You can take advantage of this offer by simply printing this form, then fill it out and return it to the NCFCU office or fax it to (716) 434-1127. Once we receive your request, your account will be reviewed and, if you qualify, your due date will be advanced one month from the current due date. If your loan is paid automatically or by payroll deduction, the funds for the payment will not be transferred to the loan and will remain in either your checking or savings account.

Print your name _____

Signature _____

Account Number(s) _____

Loan(s) to be Skipped _____

Month to Skip _____

Yes, I would like to skip my current loan payment. I understand that interest will continue to accrue and the skipped payment will cause my loan to extend beyond its expected maturity date. I understand that only two "Skip-A-Payment"s are allowed per year and they may not be in consecutive months.

Please deduct the skipped payment fee from:

(circle your choice)

Savings Account

Checking Account

Enclosed is my check/money order for the \$25 processing fee*

Niagara County Federal Credit Union

260 West Avenue • Lockport, NY 14094 • (716) 434-4180 • FAX (716) 434-1127

*Funds must be available in order to deduct the processing fee from your NCFCU account. If your personal check is returned unpaid for any reason, this offer will be revoked and your due date will be reset to the date on which it was due before it was advanced.