



# NORTH COAST CREDIT UNION



## Holiday Skip A Pay Request Form 2018



**To Qualify for Skip a Pay, your loan must meet ALL of the following criteria:**

1. The Loan must be at least 6 months old (6 months of payments must have been made) prior to the month in which you want to skip the payment.
2. The loan must be current in status.
3. Loans that have been deferred at any time in the past 3 months are not eligible for Skip a Pay.
4. North Coast Credit Union must receive this completed, signed form at least 5 business days prior to your loan payment due date.
5. If you have several qualifying loans, please submit a form for each loan (more forms are available in your neighborhood branch and on our website at northcoastcu.com).
6. The loan must not have been included in a Bankruptcy.

**Skip a Pay is not valid on real estate loans, lines of credit, professional (MBL) loans, or loans with fewer than 6 consecutive payments.**

**Return this form to your neighborhood branch or mail directly to:**

North Coast Credit Union, 1100 Dupont Street, Bellingham, WA 98225

Skip a Pay Fee: \$25  Transfer from account # \_\_\_\_\_  Payment Enclosed

Please indicate which month you wish to Skip:  November 2018  December 2018  January 2019

Please indicate the loan you wish to Skip: Loan Account # \_\_\_\_\_

\_\_\_\_\_  
Member Name Daytime Phone #

\_\_\_\_\_  
Borrower Signature Date

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

By signing above, you authorize North Coast Credit Union to extend your final loan payment. Interest will continue to accrue on your loan during the month you skip your payment. Loan must be current at time of request. Skip a Pay fee must be available or Skip a Pay cannot be processed.

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### CREDIT UNION USE ONLY

Received By: \_\_\_\_\_ Processed By: \_\_\_\_\_

Share Savings  Share Draft/Checking  Check Enclosed

Notes: \_\_\_\_\_

**Valid through January 2019. Loans are approved based on qualifications and collateral conditions.**