



Skip A Payment Request

PO Box 12400, Charlotte, NC 28220 • 1-888-258-3352 • FAX (704) 523-8906
BlueFlameCU.org • blueflame@blueflamecu.org

The Skip A Payment program may only be utilized once during any 12 month period on each qualifying loan. The Skip A Payment will allow for deferment of one month's payment on any consumer loan. Bi-Weekly payments will skip two payments. Members utilizing Direct Deposit allocations as a means of loan payment will have allocations deposited into share savings rather than applied to the loan.

Interest will continue to accrue on the loan during the waived payment period. Debt Protection premium charges, if applicable, will continue to accrue. The loan maturity date will be extended when the payment is deferred. All loan terms and conditions remain the same.

Skip A Payment Requests are not available for:

- First Mortgage Real Estate Loans
- Loans with less than six months payment history
- Loans that are currently delinquent
- Loans for which a payment extension has been granted during the past six months

A signed Skip A Payment Request form must be completed, including all loan suffixes for which a Skip Payment is requested. The Skip A Payment fee(s) must be paid in full before the loan payment(s) may be deferred.

Refer to Fee Schedule for current per loan Skip Payment fee amount.

BFCU MEMBER NUMBER _____ LOAN SUFFIX _____

MEMBER FIRST NAME _____ MIDDLE INITIAL _____ LAST NAME _____

ADDRESS _____ CITY _____ STATE _____ ZIP _____

DAYTIME PHONE NUMBER _____ EMAIL ADDRESS _____

FEE PAYMENT METHOD: SKIP A PAYMENT FEE ENCLOSED MONTH OF PAYMENT TO SKIP _____

WITHDRAW FEE FROM SAVINGS

WITHDRAW FEE FROM CHECKING

WITHDRAW FEE FROM OTHER _____

By signing this form I understand that interest will continue to accrue on my loan and that participation in the Skip A Payment program may extend my loan term. Skip Payments may impact GAP (Guaranteed Asset Protection) payments in event of loss.

MEMBER SIGNATURE _____ DATE _____

Completed forms and applicable fee payments may be submitted to:

Blue Flame Credit Union
PO Box 12400
Charlotte, NC 28220
Fax (704)523-8906
Email: blueflame@blueflamecu.org