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Skip a Loan Payment - Agreement*

Susquehanna Valley FCU offers members in good standing the option to periodically skip one month's loan payment. It's a simple and convenient way free up cash or save for upcoming expenses.

What loan payments can I skip?

You can skip the payment for one month on any consumer* loan(s) in good standing** with SVFCU. This offer applies to loans with at least 12 months of on-time payments. **Only one skip application per loan will be approved in any twelve-month period.**

How do I sign up?

Simply complete the application below and return it to SVFCU at least one week prior to the scheduled due date. We cannot accept requests by phone or by e-mail.

If your loan is paid via direct deposit, your payment will be deposited to your savings or checking account.

*Offer excludes first mortgages, home equity, and student loans. **To be in good standing, all loans, including mortgages, student loans and Visa credit cards, must be current and have a history of on-time payments. Approval is at the credit union's discretion, based on these and other factors including, but not limited to, collateral protection insurance history (if applicable).

Name: _____ Account #: _____ Phone #: _____

E-Mail Address: _____ Month to Skip: _____

Loan(s) you wish to skip payment: _____

Current Payment Method: _____ Cash/Check _____ Payroll Deduction/Direct Deposit _____ Auto-Transfer

Payroll Company Name: _____ Pay Cycle: _____ Weekly _____ Bi-Weekly _____ Monthly

Processing Fee: \$20 each for loans with monthly payments \$75 & under; \$40 for higher monthly payments.

_____ Enclosed _____ Deduct from Account # _____

My signature below indicates understanding that I may use this program no more than once per loan in any twelve-month period. If I have credit disability insurance on my loan, I understand that this coverage will only be in effect through the originally scheduled maturity date. I understand that the number of payments is not increased, but that the maturity of the loan will be increased by at least one month with an accompanying increase in finance charges.

Borrower: _____
Signature

Date: _____

Co-Borrower: _____
Signature

Date: _____