

Hoosier Hills Credit Union

Main Office 630 Lincoln Avenue
Bedford, IN 47421-2197
(812) 279-6644 or (800) 865-2612

VOLUNTARY SKIP PAYMENT REQUEST AND AUTHORIZATION

During each calendar year that you have maintained your Account(s) in good standing, subject to our underwriting criteria and approval, you may elect to skip one payment per Account.

In order to request a skip payment, you must complete this Voluntary Skip Payment Request And Authorization at least one day prior to the due date of the payment to be skipped, together with your payment instructions for the applicable skip payment fee of \$25.00 **FINANCE CHARGE** per loan Account as identified in the Authorization. The Authorization must be signed by all borrowers, guarantors and/or co-signers.

Accounts that participate in our Skip Payment Program will not be charged a Late Charge for the payment skipped. However, Finance Charges will continue to accrue on your Account at the rate set forth in the Agreement with us. For all Accounts, your minimum payments will return to their regularly scheduled amounts and due dates as specified in such Agreement immediately following the skip payment period.

The following loans are not eligible for skip payments: business loans, first mortgage loans, home equity loans, home improvement loans, home equity lines of credit, signature lines of credit, VISA accounts, and loans that have been open for less than 6 months.

If you would like to skip a payment, please complete this authorization by indicating the account that you would like to skip payment, the month you would like to skip and the manner in which you would like to pay the skip payment fee. Then sign the authorization and return it to Hoosier Hills Credit Union, 630 Lincoln Avenue, Bedford, IN 47421-2197.

Skip Payment Fee: \$25.00 **FINANCE CHARGE** per account skipped

Method of Payment: transfer from account # _____ payment enclosed

ACCOUNT NUMBER	LOAN NUMBER	LOAN DESCRIPTION	DATE OF SKIP PAYMENT
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

CU USE ONLY		
Date Completed _____	Teller # _____	EMP Name _____
<input type="checkbox"/> funds deposited into "SK" GL		