



PA Central
FEDERAL
CREDIT UNION

HOLIDAY SKIP-A-PAY ADDS EXTRA JINGLE IN YOUR POCKET!

Skip a *loan payment in November, December or January -- use the funds for Holiday travel or gifts. Extra cash in your account can make magic happen this holiday season! The low \$35 processing fee must be paid in advance by check, E-ZPAY (convenience fee applies), the fee can be deducted from your Savings or Checking Account at PA Central, or you can pay cash at a branch. **If PA Central automatically deducts your payment from another financial institution, you must have this form and your \$35 fee to us at least five (5) business days prior to your payment date.** Interest will continue to accrue during the month you skip your payment.

***Excludes some auto loans and credit card loans**

Please remember, Skip-A-Pay will not be processed until the \$35 fee is paid.

Skipping a payment is easy and convenient! Return your request by:

- completing the form on our website, www.pacentralfcu.com/holidaySAP
- download, scan and email form to us at skipapay@pacentralfcu.com
- fax or bring it in to any PA Central branch

SKIP-A-PAY REQUEST FORM

Name _____

Address _____

Email _____

☐ **I understand that my Skip-A-Pay will not be processed until the \$35 fee is paid.** I understand that if PA Central automatically deducts my payment from another financial institution, I must submit this form **at least five (5) business days prior to payment date.** By signing below, I authorize PA Central FCU to extend the term of my loan(s). I understand that interest will continue to accrue on my loan during the month I skip my payment. I understand that my account must be in good standing to participate.

Signature: _____

Account # _____

This is the month I would like to skip: ☐ NOVEMBER ☐ DECEMBER ☐ JANUARY

Check the loan(s) you want to skip:

- ☐ **Auto ☐ Fixed Rate Home Equity ☐ HELOC
☐ Share Secured ☐ Signature

Indicate how you will pay \$35 fee per loan::

- ☐ Check will be mailed ☐ Will pay cash at branch
☐ E-ZPAY online payment portal (convenience fee applies)
☐ PA Central Account ☐ Checking ☐ Savings

**Please call us to confirm that your auto loan is eligible.