





Skip a *loan payment in November, December or January -- use the funds for Holiday shopping, travel expenses or whatever you'd like. The low \$35 processing fee must be paid in advance by check, E-ZPAY (convenience fee applies), 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. 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 online 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

*Excludes credit card loans and some vehicle loans.

Skip-A-Pay Request Form 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 ☐ Check will be mailed ☐ Will pay cash at branch per loan:: ☐ E-ZPAY online payment portal (convenience fee applies)

☐ PA Central Account _ Checking _ Savings

^{**}Please call us to confirm that your vehicle loan is eligible.