

Take a break from your loan payment this holiday season with Skip-A-Pay!



Skip a loan* payment in November, December 2026 or January 2027 -- use the funds for holiday cheer or whatever matters most to you!

The $35 processing fee must be paid in advance by check, E-ZPAY (convenience fee applies), at a branch, or can be deducted from your Savings or Checking Account at PA Central.

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 VISA credit cards and some auto loans

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

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

- completing the form on our website, www.pacentralfcu.com/skip-a-payment
- download, scan and email form to us at **skipapay@pacentralfcu.com**

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(s) during the month I skip my payment. I understand that my account must be in good standing to participate.

☐ A skipped loan payment may not be covered by GAP Protection in the event of a total loss on a vehicle loan and the member will be responsible for any payment not covered under the GAP Protection plan. You are allowed one skipped payment (this includes a delinquency or a Skip-A-Pay) under the GAP Policy for the lifetime of any one loan.

Signature: _____ Account # _____ Your Cell # _____

Choose the month you want to skip: ☐ November 2026 ☐ December 2026 ☐ January 2027

Check the loan(s) you want to skip: ☐ **Auto ☐ Fixed Rate Home Equity ☐ HELOC ☐ Share Secured ☐ Signature ☐ RV ☐ Line of Credit

Indicate how you will pay $35 fee per loan:

☐ Check will be mailed ☐ Will pay at branch

☐ E-ZPAY online payment portal (convenience fee applies)

☐ PA Central Account __ Checking __ Savings

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

PA Central FEDERAL CREDIT UNION