



# Skip-A-Pay Request

Print Name: \_\_\_\_\_

Day Phone #: \_\_\_\_\_ Email: \_\_\_\_\_

I want to skip my loan payment(s) for the month of: \_\_\_\_\_

I want to skip loan #(s): \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Please deduct my fee from my LFCU:                      Checking                      Savings

Check enclosed

### Skip-A-Pay Program Terms & Conditions

Lōkahi Federal Credit Union (LFCU - formerly Hickam Federal Credit Union) Skip-A-Pay is available on all Personal, Auto, Motorcycle, and Savings Secured Loans that have been opened for at least six months. The following loan types are not eligible for LFCU's Skip-A-Pay Program: Real Estate Secured Loans, Credit Cards, Lines of Credit, Education Loans, and ECO Personal Loans (Solar and/or Photovoltaic Systems). All of your LFCU accounts, including other loans with us, must be current and in good standing. Please submit all requests no later than ten (10) days before your scheduled payment date for the month you wish to skip. Applications received after the cutoff date will not be considered. Interest will continue to accrue during the skipped period, resulting in increased total finance charges over the life of the loan. Your regular loan payments will resume the month following the skipped month. There is a limit of one skipped payment in any twelve (12) month period on the same loan. Loans that have had a loan extension in the past six (6) months are ineligible for this program.

All signers and guarantors of the original Loan Agreement(s) need to sign this agreement. By signing below, I agree to the Skip-A-Pay Program Terms & Conditions. I authorize LFCU to extend my final loan payment as needed. I understand that my loan repayment term will be extended, and that my credit life/disability insurance and GAP coverage may not extend beyond my original maturity date. I agree to pay the non-refundable Skip-A-Pay processing fee of \$30 for each loan payment skipped. I understand that all other payment terms of my Loan Agreement(s) will remain in effect.

\_\_\_\_\_  
Borrower's Signature                      Date

\_\_\_\_\_  
Borrower's Signature                      Date

\_\_\_\_\_  
Borrower's Printed Name

\_\_\_\_\_  
Borrower's Printed Name

**For Credit Union Use Only**  
Received By: \_\_\_\_\_ Date: \_\_\_\_\_      Processed By: \_\_\_\_\_ Date: \_\_\_\_\_      Reviewed By: \_\_\_\_\_ Date: \_\_\_\_\_