

Skip-A-Payment

Extend your budget with some extra cash from your regular monthly loan payments. At your credit union we'll let you skip your loan payment for **any reason** - just by meeting a few requirements¹. Loans qualifying for this program include: new and used autos, boats, RVs, motorcycles, other secured², stock secured, savings secured and CD secured. **Best of all-** you are allowed to skip a payment on qualifying loans once every twelve months.

Please print

Name _____

Account # _____

Daytime Phone # _____

Signature _____

Please skip my:

- Loan # _____
- Loan # _____
- Loan # _____

For the month of _____

Request must be received before the last business day of the month prior to month in which the payment(s) will be skipped. If your loan is paid electronically or through payroll deduction, the money that would normally be applied to your loan will be deposited into your specified savings or checking account. If your loan is paid automatically from your account at another financial institution, the funds for your payment will be taken from that account and deposited to your savings account, in lieu of your loan.

There is a \$25 processing fee per loan

How would you like to pay the total fee?

- Deduct from my ___savings___ checking account
- Check enclosed
- I earn the Value Plus or Premier Package of benefits in Member Rewards. This skip-a-payment is processed free of charge.

Return this form to your local branch or mail it to:
ABECU, 1001 Lynch Street, St. Louis, MO, 63118

¹ Your loan must be at least 12 months old and may not be delinquent. Loan must have a total minimum monthly payment of at least \$250. Interest will accrue on all loans affected by the program, which may cause maturity date to be extended.

² Advantage Over Lease, mortgage and home equity loans and loans with a pending credit insurance claim excluded.