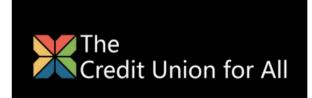
## **WINTER 2024** SKIP-A-PAY



TO APPLY: Complete either the DocuSign online form OR the paper form. Signed paper forms can be submitted by fax (309-661-0616), by mail (PO Box 1266, Bloomington, IL 61702), or in-person or via the Night Depository at 1811 Eastland Drive. The form can also be completed online by visiting CUforall.com and clicking on the SKIP-A-PAY section of our homepage.

| PRIMARY BORROWER INFORMATION   |                             |  |
|--|-----------------------------|--|
| First Name   | Last Name                   |  |
| Street Address   | City, State, Zip            |  |
| Phone  | Email Address               |  |
| CO-BORROWER INFORMATION  |                             |  |
| First Name   | Last Name                   |  |
| Phone  |                             |  |
| LOAN INFORMATION   |                             |  |
| Account Number   | Loan Number                 | Loan Type  |
| Would you like to skip your payment for  | either the month of Novembe | r OR December?   |
| PAYMENT INFORMATION  |                             |  |
| How would you like to pay your Skip-A-Pay<br>payments of \$250 or more. NOTE: Fee is cho |                             | payments under \$250 and \$40 for loans with ed. <b>PLEASE CHOOSE ONE.</b> |
| Debit(s) from CU for All Checkin   | ng Account #                |  |
| CU for All Savings Account # _   |                             |  |
| Check enclosed for skip fee  |                             |  |
| Add fee to balance remaining   | on loan                     |  |
| Member Signature   | Co-Borrower \$              | ignature   |

IMPORTANT INFORMATION: Ensure all sections of the form are filled out to update your account information accurately. Please allow a minimum of 14 days for mail time and processing. This form is also offered for electronic submission on our website, CUforall.com.

## **ELIGIBILITY CRITERIA:**

- Account(s) must be in good standing at time of Skip-A-Pay request.
- Eligible loans require six monthly payments from loan origination.
- Maximum number of approved Skip-A-Pays per loan is six Skip-A-Pays. (Two additional Skip-A-Pay opportunities offered in 2020 as part of our COVID-19 Hardship Relief Effort for a total of eight Skip-A-Pay transactions, if eligible.)
- Mortgage loans and credit cards are not eligible for Skip-A-Pay.
- A loan is ineligible if:
  - Savings/Checking account(s) are below minimum balance requirements or negative (with exceptions of Overdraft Privilege Accounts).
  - The loan is currently 30 days past due and any loan(s) have been 30 days past due in the last six months.

## PROCESS, POLICIES, AND DEADLINES:

- Monthly payments already posted to loan(s) will not be reversed.
- No phone approvals will be made.

Co-Borrower Signature

- Skip-A-Pay applications are processed in the order they are received, ensuring fairness to all members regardless of payment due date.
- When approved for the Skip-A-Pay, interest will continue to accrue, and the maturity date of the loan extended.
- In the event of a denial, any applicable fees (\$30 or \$40, depending on payment amount) will be returned, or, if on deposit at The Credit Union for All, left in your account.

  Final day to apply for the Winter 2024 Skip-A-Pay is **12/31/2024**.
- Applications received after 12/31/2024 will not be considered.

|                        | Account | Loan | Ī                  | Skip # | Pmt Date | Pmt Type | Next Due |
|------------------------|---------|------|--------------------|--------|----------|----------|----------|
| FOR OFFICE<br>USE ONLY |         |      | Approved<br>Denied |        |          |          |          |