



**MEMBER BUILT. HOME TOWN SERVICE.**

299 West Ave Street Albion, NY 1441

[www.cobblestonecountryfcu.com](http://www.cobblestonecountryfcu.com) 585-589-5286

### Skip-a-Payment

Please note the following:

- \*There is a \$25 per loan fee for skipping a payment.
- \*You must be a member in good standing to receive this offer.
- \*You can only skip 1 payment per year per loan

I, \_\_\_\_\_, wish to skip \_\_\_\_\_,  
(member's name(s)) (month, year)

payment for loan number(s) \_\_\_\_\_. I understand that there is a \$25 fee per loan.

The fee will be paid by:

- \_\_\_\_\_ Withdraw from Savings
- \_\_\_\_\_ Withdraw for Draft
- \_\_\_\_\_ Paid in Cash
- \_\_\_\_\_ Other \_\_\_\_\_

Loan deferments will not be processed until the fee is collected and your prior payments have been made.

\_\_\_\_\_  
Print Name (Borrower)

\_\_\_\_\_  
Signature (Borrower)

\_\_\_\_\_  
Print Name (Co-Borrower)

\_\_\_\_\_  
Signature (Co-Borrower)

\_\_\_\_\_  
Daytime Phone Number

\_\_\_\_\_  
Member Number

There is a \$25 fee per loan for deferring your payment(s). If you are approved to defer your loan payment(s), no late fee will be levied.  
 Your payment(s) will resume the following month on your regular payment date.  
 Loan interest will continue to accrue and will be collected when payment(s) resume.  
 Any loan payroll deduction received during this period will be deposited into your share or share draft account and will be available for withdrawal.  
 Skip-a-Pay applications returned in whole or in part that are illegible or incomplete may not be processed.  
 If you have Credit Life and/or Disability or GAP Insurance on any loan on which you are deferring any payments, your coverage may be affected.  
 To qualify you must; have made at least one payment on your loan(s), be current on your loan payments, and be positive on all your Cobblestone Country FCU accounts including your \$5 minimum share balance.