

## RELIEF SKIP-A-PAYMENT APPLICATION

Member: \_\_\_\_\_ Account/Loan #: \_\_\_\_\_

Phone #: \_\_\_\_\_

Skip-a-Pay Month: \_\_\_\_\_

Payments currently are made by:

Cash/Check/Online Banking      Automatic Payment      Origination (a different bank)

**Skip-a-Pay Terms and Conditions**

- Must be affected by government stalemate, natural disaster, or some other form of hardship
- No fee is required
- One application per loan, per month
- Real estate (1<sup>st</sup> Mortgage and Home Equity) and open end lines of credit **DO NOT** qualify
- First payment cannot be skipped, but may be deferred
- Interest will accrue during the Skip-a-Pay period
- Payments will resume the month after the Skip-a-Pay month
- All signers on the original loan agreement must sign the Skip-a-Pay Application
- Member must notify TLCU Financial if loan is paid by ACH or Automatic Loan Payment
- TLCU Financial reserves the right to deny any Skip-a-Pay Application. Ineligible accounts or loans will be notified of denial in writing

Applications may be returned to TLCU Financial by mail, fax or e-mail at [BecauseWeCare@tlcufinancial.org](mailto:BecauseWeCare@tlcufinancial.org)

(Do not include your account number if you are sending back via e-mail)

P.O. Box 804  
Mishawaka, IN 46546  
Fax: 574-258-7622

P.O. Box 33  
Bremen, IN 46506  
Fax: 574-546-3962

By signing this application, I (we) understand the above listed terms and conditions. I (we) understand that skipping a payment will extend the term of the loan, interest will continue to accrue, total finance charges will increase and regular payments will resume the month following the skipped payment.

\_\_\_\_\_  
Member Signature                                  Date

\_\_\_\_\_  
Co-Signer Signature                                  Date

<p><i>Office Use Only</i></p> <p>Date Received: _____</p> <p>Date Changed: _____</p> <p>Denied and reason _____</p>	<p>Note #: _____</p> <p>Approved: _____</p> <p>Payment: _____</p>
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