

Skip-a-Payment Form

Evansville Teachers Federal Credit Union (ETFCU) / Liberty Financial, a division of ETFCU (LF)

Received by _____ Date _____

Name _____ Member # _____ Phone # _____

Please defer my payment(s) for month of _____ on the loan(s) listed:
(Month / Year)

Loan Account #

Loan Account #

Loan Account #

PLEASE NOTE: Recurring / automatic loan payments set up within ETFCU's online banking or through another financial institution must be canceled by the member for the payment(s) being skipped. ETFCU does not have access to make any changes to transactions set up within online banking or through other financial institutions. ETFCU requires at least a 5 business day notification to stop any automatic payments that are originated by ETFCU.

- Enclosed is my \$35 per loan processing fee, or
- Transfer the funds from my ETFCU/LF Account _____
- # Transfer the funds from Financial Inst. Name: _____ Account #: _____ Routing #: _____

By signing below, I agree to the stated conditions. I understand that the terms of my original loan agreement will apply, except there will be no payment due for the month listed above. I understand that finance charges will continue to accrue during the deferral period, resulting in higher total finance charges over the life of the loan, and my loan repayment term will be extended. A \$35 processing fee will be charged for each payment deferred with no more than two payments per loan being deferred per calendar year, subject to the limitation of one payment deferral in the first half-year and one payment deferral in the second half-year. Payments may be deferred on multiple loans. If I purchased GAP insurance for my auto loan, my contract will determine if my policy will cover any skipped payments. This offer is not valid on any mortgage loans, credit cards, or other special lending programs. All loan payments must be current to qualify for this offer and the loan open for a minimum of six months. This offer is subject to approval.

Signature of Borrower

Date

Signature of Co-Borrower/Co-Signer

Date

All applicable co-borrowers/co-signers must also sign this form.

Please present this coupon at any branch, or mail it to Loan Servicing, Evansville Teachers FCU, P.O. Box 5129, Evansville, IN 47716-5129