

## Skip-A-Payment Application

**PLEASE NOTE: One Skip-A-Payment option per loan is permitted per calendar year and cannot be used for two consecutive months on the same loan.**

Member's Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

Month you wish to Skip: \_\_\_\_\_ Type of Loan: \_\_\_\_\_

I am currently paying my loan:  monthly  semi-monthly  bi-weekly  weekly

Payment Amount: \$ \_\_\_\_\_

My loan is being paid via:  payroll/direct deposit  cash or check  monthly transfer from White Rose savings/checking

**There is a \$25 fee for each qualified Skip-A-Payment.**

Deduct \$25 from Account Number:

Savings  Checking

I have included a check for \$25 made payable to White Rose Credit Union

Please mail application and check, if applicable, to:

**White Rose Credit Union  
1529 Rodney Rd  
York, PA 17408**

**! Important information regarding the terms and conditions of your loan—Please read and sign below.**

I/we understand and agree that (a) the credit union may extend the term of our above loan; (b) the payment we skip will be paid at the end of the original loan term; (c) if the credit union approves skipping the equivalent of one month's payment during the above time periods, interest will continue to accrue at the normal contract rate on the unpaid balance during the skipped period, but I/we will not owe a late charge for postponing this payment; (d) all other terms of the loan shall remain the same; and (e) White Rose Credit Union reserves the right to review accounts at the time of the request for qualification purposes.

**Application and payment must be received 5 days prior to loan due date you wish to skip. If your loan is delinquent during the approved Skip-A-Pay month it was processed for, White Rose Credit Union will not honor the Skip-A-Pay and the fee is non-refundable.**

This special offer does not apply to credit cards, home-equity, home equity lines of credit or a loan less than 3 months old.

Borrower's Signature: \_\_\_\_\_

Co-borrower's Signature: \_\_\_\_\_

CU Official: \_\_\_\_\_ Date: \_\_\_\_\_