



**EVERGREEN PARK SCHOOLS Federal Credit Union**

**HOLIDAY Skip-A-Payment Request**

Evergreen Park Schools Federal Credit Union’s (“EPSFCU”) Holiday Skip-A-Pay offers you the option to skip December’s payment without impacting your credit score. We’re here to meet your financial needs and our Holiday Skip-A-Pay program will help you free up funds when you need them most – holiday shopping, vacation, unexpected bills or to just plain catch up.

**Payment(s) You Wish to Skip Form Due By: Wednesday, November 19, 2025**

**If your payment(s) is made by direct deposit, ACH from another institution or payroll deduction, those funds will be deposited into your EPSFCU Share Account**. If your loan payment(s) is transferred from your EPSFCU Share Account, that transfer will be stopped for the month of the skipped payment(s).

**Member Name: Co-Signer:**

**Phone Number : Email:**

**Loan Number(s): Loan Due Date:**

**Normal Payments are Made by: (CIRCLE ONE) …………Automatic Payment Payroll**

**Skip-A-Pay Month:**

**Processing Fee**

A **$25.00 fee** will apply for EACH loan payment skipped. We must receive the fee with this form.

 **Enclosed is my check/money order for $25 per loan skipped**

 **Please debit the $25 per loan skipped from my Credit Union Share Account**

**Disclosures**

* All accounts MUST currently be in good standing and MUST have been in good standing for the last 12 months with no Late Pays or Returned Payments.
* New Loans – A minimum of (six) 6 consecutive monthly payments have been made.
* No loans that were rewritten in the last twelve (12) months due to financial hardships are NOT eligible.
* All PAL Loans are excluded.
* **Interest will continue to accrue on the unpaid balance and the maturity/final payment date will differ from your original Loan Agreement.**
* Payments will resume the month after the Skip-A-Pay.
* EPSFCU reserves the right to deny any Skip-A-Pay Applications. Ineligible members will be notified of request denied in writing.
* The provisions of your original Loan Agreement will remain in full force and effect.

By signing below, I agree to terms and conditions to skip the above-listed payment(s) and defer my loan payment(s) specified by one month. I authorize EPSFCU to advance the due date on the loan(s) specified by one month. I agree that I will resume making scheduled payments beginning with the payment due during the month following the deferral and will make all scheduled payments thereafter. I understand that there is a $25.00 service fee to skip each payment on each loan**. In addition, any co-signer, joint borrower or guarantor on the loan(s) MUST ALSO sign this form BEFORE the payment(s) can be skipped.**

Your Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_

Joint/Co-Signer Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_

***Office Use Only***

Date Received: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ NOTE: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Approved: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Denied: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Due Date Changed: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_