



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 loan payment(s) 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 18, 2026**

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: **(CHECK ONE)**

*Automatic Payment ☐

*Payroll Deduction ☐

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: _____

Approved: _____

Due Date Changed: _____

NOTE: _____

Denied: _____