



Consumer Loan Skip-a-Payment

If you are looking for a little extra cash for the end of the year, we're here to help. Choose to Skip-A-Payment will free up some money to pay unexpected bills. FPDCU members can skip their loan payment on their New/Used Auto, Boat, RV, and Motorcycle. (Unsecured, VISA & Real Estate loans are not eligible.)

FOLLOWING TERMS APPLY TO THE SKIP-A-PAYMENT:

- Member must have made as least twelve (12) payments on loan that is chosen to Skip-A-Payment.
- Member must be in good standing at the time the request is received.
- Interest will continue to accrue during the month you choose to Skip-A-Payment.
- Member cannot be delinquent on the loan identified within a twelve (12) month period prior to request.
- When payments resume as scheduled (the unpaid interest will be collected first), and all the terms and conditions will apply, following the month skipped as indicated above.
- Skipping a payment and/or the corresponding fee may result in higher total finance charges on your loan, but rate will remain unchanged.
- Skipping payments will extend the term of your loan.
- Maximum of one (1) Skip-A-Payment every twelve (12) months.
- \$30.00 Fee per loan being skipped
- Multiple skips may reduce a potential Guaranteed Asset Protection (GAP) claim. Contact your provider for details about how multiple skipped payments will affect your coverage.
- Fresno Police Department Credit Union reserves the right to deny any request to skip payments. If this request is received and you are eligible to skip a payment, your request will be processed for the next regularly scheduled month or for the month you selected. If your request is not approved, you will be contacted within five (5) business days of receipt of your request.

To request a Skip-A-Payment, simply fill out the form below, and be sure to return it to us by mail, fax, or in-person prior to the loan due date you want to skip. For further questions contact us in office.

Fresno Police Department Credit Union
1004 N. Van Ness Ave
Fresno, CA 93728
PH: (559)223-1788 FAX: (559)223-1407

SKIP-A-PAYMENT REQUEST

Yes, I'd like to skip my payment for the month of: _____

Primary Name: _____ Joint Name: _____

Address: _____ City: _____ State: _____ Zip: _____

Daytime Phone: _____ Alternate Phone: _____

Member Number: _____

Loan Number: _____ Suffix: _____ Payment Amount: \$ _____ New Due Date: _____

Loan Number: _____ Suffix: _____ Payment Amount: \$ _____ New Due Date: _____

Loan Number: _____ Suffix: _____ Payment Amount: \$ _____ New Due Date: _____

***Both Account owner signatures are required in order to authorize the Skip-A-Payment request.

Primary Signature/Date

Joint Signature/Date