



## SKIP-A-PAYMENT REQUEST

As one of your loan perks, you can skip one month's loan payment every 12 months. Keep the money for yourself and do whatever you want with it. Simply apply for the skip a payment option and let us know which month you want to skip. If you're approved, we'll take care of the rest.

- All Bridge Credit Union consumer closed-end loans are eligible
- Loans must be current, and you must apply for the Skip-A-Pay before your regular payment's due date
- Your skipped payment will be added to the end of your loan and interest will continue to accrue
- A \$50.00 processing fee will be assessed
- New loans qualify after 180 days

For details or assistance, call 1.800.434.7300 or 614.466.4988

I want to skip my payment for:   
MONTH/YEAR

FIRST NAME MIDDLE INITIAL LAST NAME

PHONE NUMBER E-MAIL (OPTIONAL)

STREET ADDRESS CITY STATE ZIP

AUTO LOAN  PERSONAL LOAN  
BRIDGE CREDIT UNION LOAN NUMBER(S)

DEDUCT THE \$50 PROCESSING FEE(S) FROM MY:  CHECKING ACCOUNT# \_\_\_\_\_  SAVINGS ACCOUNT# \_\_\_\_\_  
 ADD \$50.00 TO THE OUTSTANDING LOAN BALANCE  
 I HAVE INCLUDED PAYMENT FOR \$50 (MAKE CHECKS TO 'BRIDGE CREDIT UNION, INC.')

I understand that if funds are not available in the account indicated or if I have not included a check for payment, my loan payment will not be skipped, and my payment will still need to be made by the due date to not incur a fee.

\_\_\_\_\_  
BORROWER SIGNATURE DATE

\_\_\_\_\_  
JOINT BORROWER SIGNATURE (IF THIS IS A JOINT LOAN OR ACCOUNT, ALL OWNERS MUST SIGN) DATE

First mortgage loans, home equity lines of credit, and VISA credit card accounts do not qualify for this offer. By signing above, you authorize Bridge Credit Union, Inc., to extend your final loan payment by the number of payments skipped and you will continue to be responsible for the entire outstanding principal and interest of your loan. You agree to make payments beyond the original maturity date until all principal and interest is paid in full. The \$50.00 processing fee will be paid by either share deduction or by cash/check or added on to the loan balance. If more than one loan is requested, a processing fee will be assessed on each loan. If your loan payment is made by payroll deduction, the payment amount will be credited to your primary share savings account. Qualifying members must have had no delinquent payments (30 days or greater) within the past 24 months. New loan applicants are eligible for the skip-a-payment feature 180 days after the loan opening date and the loan must be current. Qualifying members are allowed to skip a payment once a year, based on the loan origination date. Please allow a minimum of two weeks for us to process your request. Interest will continue to accrue during the deferred payment period. The Credit Union reserves the right to cancel this product without notice and deny the skip-a-payment request. You will be notified of any denied request.

**FOR OFFICE USE ONLY**

Request Approved/Denied: \_\_\_\_\_ Date: \_\_\_\_\_

Comments:

Bridge Credit Union, Inc.

