



Select-Your-Skips *Skip-A-Pay*

You can choose which two months to skip and when you want to skip them. For example, you may choose to skip July and November. Skip two months in a row, or you can pick one month now, and another month later. It's your choice!

Mastercard Skip-A-Pay is only available during August and January. Please check your statement for eligibility.

I understand that skipping my loan payment(s) will extend the maturity of my loan(s) by an equal number of months. Select-Your-Skip will not affect my payment record since the skipped payment will be added to the loan. Interest will continue to be calculated on the outstanding balance. Note: Select-Your-Skip will affect payouts for GAP claims made for totaled or stolen vehicles.

Real estate loans, loan workouts, and modified loans are not eligible for Select-Your-Skip payment. Loan term must be less than 60 months or less at signing. 72- and 84-month loans are ineligible.

Member must have made at least three (3) consecutive months of payments. Loan must not have been 30 days late in the last six months (not including Emergency Skip-A-Pay). Must not have lender-placed insurance.

Select-Your-Skip 2024

You choose the month(s) you want to skip your payments - up to 2 months per calendar year

Please remit form a minimum of 10 days before loan due date

(If you used Emergency Skip-A-Pay, you may still be eligible for Select-Your-Skip)

Primary Member Name: _____

Daytime Phone Number: _____

Member Number: _____

Loan Suffix: L _____

Loan Suffix: L _____

Loan Suffix: L _____

Email: _____

I understand that skipping the Write in Month payment will extend my loan(s) by one month. This will not affect my loan payment record since the skipped payment will be added to the loan term. Interest will continue to be calculated on the outstanding balance. I understand that there is a fee of \$20 per loan per month skipped. All loans are current to my understanding.

\$20 fee to be deducted from Account # _____ **Suffix #** _____

I understand that I am skipping my _____ **Loan Payment** _____
(Write the skipped month) (Please Initial)

X _____
(Signature) (Date)

Note: Select-A-Skip will affect payouts for GAP claims made for totaled or stolen vehicles.

Member must have made three (3) consecutive months of payments (Not including Emergency Skip-A-Pay). Loan must not have been 30 days late in the last 6 months. Loan term must be 60 months or less at original signing. For example 72 and 84-month term loans are ineligible. Must not have lender-placed insurance.

Payment Saver, Advance PLUS, Real Estate, Modified Loans & Loan Workouts are not eligible for Skip-A-Pay.

Please mail to TCCU P.O. Box 4327, Torrance, CA 90510-4327, or FAX to (310) 618-6824

(FOR OFFICE USE ONLY)

Current on Prior Month Payment: \$ _____

\$20 fee was assessed to F&T - FS FU Teller's initials _____

Loan Officer's signature: X _____