



# Take a month off with Skip-A-Payment

Skip your next eligible loan payment on your vehicle and/or signature loan with the Skip-A-Payment program. **Waive the processing fee by using 2,500 SmartPoints.** You may view your points through Online Banking under the Additional Services tab.

### Please complete and submit this form by:

1. Mail: Alliance Credit Union, P. O. Box 18460, San Jose, CA 95158-8460. C/O Alliance Skip Department, or
2. Fax: Alliance Credit Union at 408.979.2483, or
3. Bring: to your nearest Alliance Credit Union financial center

We must receive your request two days prior to the due date of your next eligible loan payment. If your loan is paid automatically or by payroll deduction, funds for the payment will not be transferred to the loan, and will remain in your account. If you have questions, please call us at **800.232.8669** or email [service@AllianceCU.org](mailto:service@AllianceCU.org),

### Please fill in the information below and sign.

I would like to skip my payment for: \_\_\_\_\_, \_\_\_\_\_

Account Number# \_\_\_\_\_ Month \_\_\_\_\_ Year \_\_\_\_\_

Signature loan suffix(es) \_\_\_\_\_  Vehicle loan suffix(es) \_\_\_\_\_

Use 2,500 SmartPoints to waive the processing fee of \$34.99

Debit my account for the processing fee; (Or enclose payment with request.)

Do you have an automatic payment or EFT Payment on this loan?  Yes  No

**YES**, I would like to participate in the Alliance Credit Union Skip-A-Payment program and I understand that I need to be current on my loan(s) as scheduled in order to be eligible to skip my next loan payment. **I also understand that if I do skip my next eligible payment, I will not be eligible for another Skip-A-Payment promotion within the next 12 months and that I am only eligible to skip three payments per loan, for the life of the loan.**

Please provide the required information below.

DAYTIME PHONE \_\_\_\_\_ EVENING PHONE \_\_\_\_\_ Email Address \_\_\_\_\_

BORROWER'S NAME (PLEASE PRINT) \_\_\_\_\_ CO-BORROWER'S NAME (PLEASE PRINT) \_\_\_\_\_ DATE \_\_\_\_\_

BORROWER'S SIGNATURE \_\_\_\_\_ CO-BORROWER'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

**Amendment to Alliance Credit Union Member Agreements and Disclosure Skip-A-Payment Maturity Date Extension.** By signing, I understand that I will not have to make my payment(s) on my signature or vehicle loan(s) for one month indicated above. The regular payment(s) will begin again after my selected skipped payment month. If I skip a payment(s), finance charges will still accrue and are repaid over the life of the loan. As a result you may pay higher total finance charges on the loan than if a payment is not skipped. Your maturity date of the loan will be extended if the Skip-A-Payment offer is accepted. Except as stated in this Amendment, all terms and conditions of my Credit Agreement(s) will remain in effect. Skip-A-Payment may affect Guaranteed Auto Protection (GAP) you may have purchased for your loan and may not apply to the extended loan term. My signature on this Amendment will have the same legal effect as an original. I understand that I cannot skip the initial and first four payments on any new loan(s) or skip another loan payment for the next 12 months. Skip-A-Payment is not available to members who are not current on their loan(s), who have had a payment extension, who currently have a loan in default or who are not in good standing with the credit union. Some loans including: loans with CPI coverage; loans with three previous skipped payments; convenience check loans; mortgage loans and unsecured lines of credit do not qualify for this offer. Credit cards have a different criteria for Skip-A-Payment. Please ask a representative for details. Alliance reserves the right to refuse your request to skip your loan payment(s) and will notify you if you are not eligible.