# Skip A Pay at First Choice America

## Take a holiday from your monthly loan payment!
## Just $30 Per Skip!

Account # _____ Loan #_____ Loan #_____ Loan # _____ (e.g. - #150, #151, etc.)

Name_____ Daytime phone #: _____

Transfer $30 fee per loan from: ☐ Savings ☐ Checking ☐ Check Enclosed

This coupon is good to skip the payment(s) on the above loan(s) during the following month:

(**Please check only one**) ☐ November 2026 ☐ December 2026 or ☐ January 2027

Member's Signature: _____

For Credit Union Use Only: Employee Name_____ Teller #_____

**Your Agreement / Terms:** I understand that by returning this coupon to First Choice America Community Federal Credit Union, I will be eligible to skip the monthly payment(s) only on the loans requested on the form(s). I understand there is a $30 processing fee per loan/VISA account and must be received before the payment is extended. I understand skip a payments are not eligible on loans secured by real estate and commercial loans. I also understand that interest will continue to accrue on my outstanding balance during this time and the term of my loan(s) may be extended. I understand if I fail to return this coupon within three (3) days before the due date of the monthly payment(s) I would like to skip, my normal loan payment(s) will be due on the normal due date(s); or, if subject to transfer will be made on the scheduled due date(s). Should this occur and funds are not available to complete my normal loan payment(s), I may be subject to Late Fees as outlined in my loan Agreement(s). Payments made cannot be refunded. The Credit Union reserves the right to revoke this offer if any of my accounts are in default or if I fail to meet any other condition or criteria of this offer as specified herein. I understand that this coupon can only be used for the specified loan(s); and only one loan payment per loan may be skipped during the Skip A Pay period referenced on the front of this form. I understand after the skip payment period my normal monthly payment will resume on the first due date following the skip payment period.

I understand this program is only valid for members in good standing. "Good Standing" means that you have no unpaid charge-offs, no Credit Union loan delinquencies greater than 30 days, no unpaid negative checking account balances greater than 30 days, you have not caused the Credit Union any other type of loss, and your account is not subject to any legal or administrative order or levy.

**Note:** *If you have any form of voluntary insurance or warranty coverage in connection with the loan on which you seek to skip a payment you should ensure your election to skip does not affect your coverage (examples include but are not limited to: Credit Life, Credit Disability, GAP, Vehicle Warranty in Connection with your loan – not manufacturer or other warranty). Some companies that provide these insurance or warranty services limit the number of extensions on covered loans which may include voluntary skip payments. Such products are provided by third party companies and not the Credit Union so you will need to address any questions to those companies and review your policies / contracts.*

**Offer Expires 01/31/27**