



**Missouri Central Credit Union 2022 Holiday Skip-A-Payment**

1. Decide which month and loan payments you would like to skip. You must skip the same month for all eligible loans. This offer does not include first mortgage loans, Home Equity Lines of Credit, any loan secured by real estate, or VISA Credit Cards. You may skip one payment for each qualified loan.
2. Complete and sign the request below.
3. Your loan(s) must be current, and this form must be received at least 3 days prior to the due date.
4. Include your check for the service fee or indicate which of your MCCU accounts you would like us to debit. The fee for this program is based on your monthly loan payment.

Monthly Loan Payment	Skip-a-Payment Fee
\$1.00 - \$100.00	\$5
\$100.01 - \$200.00	\$10
\$200.01 - \$300.00	\$20
\$300.01 - \$400.00	\$30
\$400.01 - \$500.00	\$40
\$500.01 Plus	\$50

5. Mail your completed form to our office; drop off at our office; e-mail to [lending@mocentral.org](mailto:lending@mocentral.org), or text a picture of the completed form to 816-246-0002. Be sure to call a Member Service Representative if you have any questions at 816-246-0002.

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**YES!** I want to take advantage of the Skip-a-Payment offer. I have read and agree to the terms below.

Member Name: \_\_\_\_\_

Account No. \_\_\_\_\_

Cell Phone No. \_\_\_\_\_

I want to skip my loan payment(s) for the month of :

For the following loan suffixes:

November 2022    December 2022    January 2023

Loan Suffix (1,2,3)   Loan Type (2019 Ford etc.)

**CHOOSE ONLY ONE MONTH**

The fee for Skip-A-Pay is shown above.

Please deduct the service fee:

Savings    Checking    My Check is enclosed

\_\_\_\_\_  \_\_\_\_\_

\_\_\_\_\_  \_\_\_\_\_

\_\_\_\_\_  \_\_\_\_\_

Borrower(s) Signatures \_\_\_\_\_ Date \_\_\_\_\_

By signing above, I understand that the terms and conditions of my loan agreement are unchanged and remain in full force and effect, except that there will not be any regular payment(s) required during the deferral period. I also understand that interest will continue to accrue on the outstanding balance during the deferral period and until the loan is paid in full, that I continue to be responsible for the entire outstanding principal and interest of my loan, that I will continue to make the schedule payment(s) until all principal and interest is paid in full and that the net effect of this deferral will be to lengthen the term of my loan. Missouri Central Credit Union reserves the right to refuse any skip-a-payment request and will advise you only if your request is denied. Requests must be received 3 days before the payment is due. Automatic payments will be deposited into your savings or checking account and may be withdrawn. Skip a payment is limited to 3 times over the life of the loan.

Return to Missouri Central Credit Union \* 825 NE Deerbrook St. \* LS MO 64086 or snap a picture of the completed form and text it to 816-246-0002 or e-mail the completed form to [lending@mocentral.org](mailto:lending@mocentral.org)