



**SKIP A PAYMENT APPLICATION AND LOAN EXTENSION AUTHORIZATION**  
THRCU's Skip-A-Payment Program offers qualified members the opportunity to skip an eligible loan payment(s) once within a twelve month period.

Date: \_\_\_\_\_

Member Number: \_\_\_\_\_

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

Co-Signer Name: \_\_\_\_\_

Address: \_\_\_\_\_

Home/Cell Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Loan Suffix You Wish To Skip: \_\_\_\_\_

Payment Date To Skip: \_\_\_\_\_

AGREEMENT: I request to skip the payment on the loan account described on this form. By signing below, I agree to extend the original term of my loan with Texas Health Resources Credit Union by one month, and I understand that interest will continue to accrue on my loan during the deferred payment period. **I understand that there is a fee of \$25.00 for each loan that I/we wish to Skip-a-Payment.** I understand that any loan payments which have already been made are not eligible for the Skip-A-Payment Program and cannot be deferred. I understand that Texas Health Resources Credit Union reserves the right to revoke this offer if any of my accounts become delinquent. I understand that an incomplete Skip-A-Payment application will not be processed. I will be notified if for any reason THRCU will not be able to honor my Skip-A-Payment request and hold THRCU harmless for any consequences resulting from rejection of my request. I understand that any GAP or other insurance may be affected by skipping a loan payment and accept the responsibility of verifying with my insurance company/companies regarding their policies before participating in THRCU's Skip-A-Payment Program. I understand that my signature acknowledges acceptance and understanding of all rules related to the Skip-A-Payment Program, outlined on this form.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Attached is a check for \$25 per loan

Please deduct the fee(s) from my:  Savings  Checking

The Skip-A-Payment Program is not available for: term, mortgage, home improvement, home equity, or collection workout loan accounts. (Generally, consolidation loans are not eligible but may be considered under certain conditions.) Loans must be current to qualify for Skip-A-Payment. To be eligible, the request must be at least 90 days from the date of the initial loan advance. Eligible loans may only be skipped within a twelve month period – NOT within a calendar year. THRCU reserves the right to deny any Skip-A-Payment requested. Completed forms must be received at least fifteen (15) business days before the loan payment due date. Requests received after the above mentioned date will be processed for the following month.