



Skip-A-Payment Request

Oakland County Credit Union is offering you the ability to skip your loan payment! Fill out this form below, choose the month you would like to skip and send it back to us, and (if eligible) you'll skip your loan payment!

To participate in the Skip-A-Payment Program, please complete the information below and:

1. Bring this form into one of our branch locations, or
2. Fax it to: 248-886-0164, or
3. Mail it to: Oakland County Credit Union
1375 N. Oakland Blvd. Waterford, MI 48327

Please review all of the conditions below, as well as the types of loans that are excluded from this offer. All eligible requests must be received two weeks before due date. Please fill out one form per loan.

Questions? Call us at 248-886-0144.

Member Name _____		Account No (One form per account) _____	
Cosigner Name _____		Daytime Phone _____	
Address _____			
Loan No. _____	Approximate Balance \$ _____	Payment \$ _____	
Loan No. _____	Approximate Balance \$ _____	Payment \$ _____	
Loan No. _____	Approximate Balance \$ _____	Payment \$ _____	
Month to Skip (Form must be received two weeks before due date to qualify):			
<input type="checkbox"/> Jan <input type="checkbox"/> Feb <input type="checkbox"/> Mar <input type="checkbox"/> Apr <input type="checkbox"/> May <input type="checkbox"/> Jun <input type="checkbox"/> Jul <input type="checkbox"/> Aug <input type="checkbox"/> Sep <input type="checkbox"/> Oct <input type="checkbox"/> Nov <input type="checkbox"/> Dec			
<u>Method of Payment Skip-A-Payment</u>			
___ I have enclosed a check or money order (\$25.00 for each eligible loan).			
___ Please deduct the \$25.00 fee (per/loan) from my savings account # _____, or checking account # _____.			

I/We understand that the postponement of my/our loan payments(s) will not affect the payment record of my/our account since the payment you postpone will be added to the end of my/our loan. I understand that interest and any charges for credit insurance will continue to accrue based on the outstanding balance from the date of the last payment.			
_____	_____	_____	_____
Member Signature	Date	Cosigner Signature	Date

Non-Eligible Loans:

- *Loans granted skip-a-payment within the past 12 months
- *Home Equity Loans, Mortgages, & Visa
- *Instant Cash LOC Loans
- *Loans paid by credit disability insurance
- *Loans that have been granted a prior extension to relieve delinquency.

Conditions:

- *All loans must be current.
- *Fee of \$25.00 per loan must be available.
- *Member and Cosigner (if applicable) must sign this form.
- * Loan must be at least 6 months old with no late payments.

<i>Internal Use Only:</i>	<i>Branch Emp & Date</i>	<i>Accounting Emp & Date:</i>
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