



SKIP A PAY TO SAVE THE DAY

Need Extra Cash Now? We understand.

There are times we all need extra cash to see us through life's ups and downs. That's why we created an additional opportunity to use a **Skip a Pay** for our members with a Car Loan.

North Coast Members who have a Car Loan with us automatically qualify for one Skip a Pay to Save the Day, when the criteria listed below is met. This **Skip a Pay** can be used once during the life of your car loan.

1. The Loan must be at least 6 months old (6 months of payments must have been made) prior to the month in which you want to skip the payment.
2. This loan and all NCCU loans must be in good standing.
3. The loan must not have been deferred in the past 90 days.
4. Submit this completed, signed form at least 5 business days prior to your loan payment due date.

**Return this form to your neighborhood branch or mail directly to:
North Coast Credit Union, 1100 Dupont Street, Bellingham, WA 98225**

Skip-a-Pay Fee \$25: Transfer from account # _____ Payment Enclosed

Please indicate which month you wish to Skip: _____

Please indicate the loan you wish to Skip: Loan Account # _____

Member Name _____ Daytime Phone # _____

Borrower Signature _____ Date _____

Co-Borrower Signature _____ Date _____

By signing above, you authorize North Coast Credit Union to extend your final loan payment and you understand that: Interest will continue to accrue on your loan during the month you skip your payment. This will result in you having to pay higher total finance charges than if you made your payment as originally scheduled. If you elected GAP or Warranty Coverage, the coverage will not be extended beyond the original maturity date. If you have an automatic payment scheduled, you will need to make arrangements to cancel it prior to its arrival. This can take a number of days depending on where your payment is coming from.

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CREDIT UNION USE ONLY

Received By: _____ Processed By: _____

Share Savings Share Draft/Checking Check Enclosed

Notes: _____

Skip a Pay to Save the Day is valid for your North Coast Car Loans only, available to use once through the life of your Loan. Cannot be used within 90 days of another Skip a Pay. Loans are approved based on qualifications and collateral conditions.