



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. North Coast Members may qualify for our **Skip-A-Pay** to Save the Day, when the criteria listed below is met. This Skip-A-Pay may be used once per calendar year, up to five times during the life of your loan. It's a simple way to save the day when unexpected expenses arise.

1. A minimum of 6 full payments must be made prior to the month in which you want to skip the payment.
2. Your loan must be less than 30 days past due to qualify.
3. Loans that have been deferred at any time in the past 3 months are not eligible for Skip-a-Pay.
4. Form must be received at least 5 business days before ACH Loan payment processing in order to pause the payment.
5. If you have several qualifying loans, please submit a form for each loan.
6. The loan must not have been included in a Bankruptcy or be a Total Loss.

Skip-a-Pay is not valid on real estate loans, lines of credit, credit cards, professional (MBL) loans, or loans with fewer than 6 consecutive payments.

Loan Payment to be paused: NCCU Auto Pay Magic Wrighter

Please note that if your automatic payment date is within 3 business days of your Skip-a-Pay approval, the payment will still process. Also, auto pays set up from an outside source must be paused by you, the member.

Yes, I would like to skip my next payment due in the next 30 days.

Yes, I authorize the \$25.00 Skip-a-Pay fee to be added to my existing loan.

Loan Account # _____

Member Name _____ Phone _____

Address _____ Email _____

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. You authorize North Coast Credit Union to update your contact information.

Loans are approved based on qualifications and collateral conditions.

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