



Emergency Relief: Skip-A-Pay Request Form

Jeanne D'Arc Credit Union gives you the option to skip a loan payment without impacting your credit score. We're here to meet your financial needs, and our Skip-A-Pay program will help you free up funds when you need them most.

Name: _____ Member # _____ Email Address: _____

Payment You Wish to Skip

The following loan types are eligible to skip: New/Used Auto, Indirect Auto, MoneyStrong Build/Rebuild, Personal, Motorcycle, RV/Boat, Home Equity Loan (HELOAN).

Loan Number: _____ Payment Due Date: _____ Month to Skip: _____

Signatures

By signing below, I request to skip the payment as referenced above. I agree to all the provisions of the Skip-A-Pay as described.

Borrower's Signature

Date

If you have your payments set up through auto payments or bill pay, please be sure to temporarily cancel the payment.

Submit your Skip-A-Pay request by using one of the following methods:

- **Online Banking:** Log in to your online banking account to send a secure request through the Message Center
- **Member Contact Center:** 978-452-5001
- **Fax:** 978-442-1716
- **Mail:** Jeanne D'Arc Credit Union, Skip-A-Pay, 1 Tremont Place, Lowell, MA 01854
- **Drive-up:** Return the form via drive-up teller at a branch location

By participating in Jeanne D'Arc Credit Union's Skip-A-Payment program, I request that Jeanne D'Arc defer my loan payment as indicated. I understand finance charges will continue to accrue on a daily basis at the Annual Percentage Rate set forth in the loan agreement, both during and after the deferral period. This means that this deferral of scheduled payments will result in my having to pay higher total Finance Charges and possibly a higher total number of payments, than if I made my payments as originally scheduled. I will, therefore, have to make extra payment(s) after my loan would otherwise have been paid off. In all other respects, the provisions of my original agreement remain in full force and effect. I agree to contact the Credit Union for exact payoff information. I agree that I will resume making scheduled payments beginning with the payment due during the month following the deferral and will make all scheduled payments due thereafter.

If you elected to have GAP or Life/Disability Insurance, you will be covered during the month that you skip your loan payment, however coverage will not be extended beyond the original maturity date of your loan. If you have a current insurance claim pending, you are not allowed to skip a payment.

I agree and understand that all loans and deposit accounts must be current and in good standing, and that the requested loan must be open for more than twelve (12) months. Loans are limited to one (1) Skip-A-Payment per calendar year and up to a maximum of three (3) per loan term. I may skip one (1) full payment on the following eligible loan types: New and Used Auto, New and Used Motorcycle, Recreational Vehicles, Personal Loans, Indirect Loans, MoneyStrong Build/Rebuild Loans and Home Equity Loans. Not offered on VISA® Credit Cards, Overdraft Line of Credit, Home Equity Lines, Mortgages or Commercial Loans. If a Skip-A-Payment request is submitted online and is denied, a notification will be sent by email. If a Skip-A-Payment request is submitted my mail and is denied, a notification will be sent by mail. Under Emergency Relief measures not all above terms may be applicable, in any event, only more favorable terms would apply.



Employee:	Branch:	Date:
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