

Are you short on CASH?

**Take advantage of our Skip-A-Payment Program
and use the extra cash for whatever you want!**



Utica Gas & Electric Federal Credit Union

215 Old Campion Road, New Hartford, New York • (315) 733-1596

Requirements*/Deadlines:

- For a loan to be eligible for a Skip-A-Payment, it must be current and at least six payments must have been made.
- Skip-A-Payment form must be received five days prior to loan payment due date.
- If loan-skip fee funds are not available, this offer is void.
- Maximum skip pays are one per loan per calendar year.
- **Processing Fee: \$30/loan or 10,000 Scorecard Points/loan.**

Yes! I want to skip my next payment for my loan(s)*:

Account # _____ Loan Suffix # _____

Payment \$ _____ Month _____

Name _____

Address _____

City _____ State _____ Zip _____

Phone (_____) _____ Cell (_____) _____

E-Mail _____

Check enclosed for \$30/loan skipped

OR

Transfer \$30/loan skipped from my Acct # _____ & Suffix _____

OR

Use my Scorecard Points (I understand if there are not sufficient points to cover the fee, I will be charged \$30 from my account).

I understand that skipping my payment will extend my loan(s) maturity date. This will not affect my payment record since the skipped payment will be added to the end of my loan(s). Payments will resume in _____, _____.

I also understand that, if applicable, credit insurance coverage will expire on the original loan maturity date. The undersigned will be responsible for any finance charge assessed due to this extension.

Borrower's Signature _____ Date _____

Co-Signer Signature _____ Date _____

Guarantor's Signature _____ Date _____

**1st Mortgages, Home Equities, Lines of Credit and VISA Credit Card Payments are not eligible for this Skip-A-Payment Program.*

BORROWER'S APPLICATION

OFFICE USE ONLY

Received by _____

Min. 6 payments made

Date _____

Loan is Current

Processed by _____

Fee received (GL: SKIP)

Date _____

Points Available