NEED A BREAK FROM BILLS?

If your budget is feeling frozen this winter, warm up with Members 1st Credit Union's Skip-A-Pay program, and have more money for the holiday season!

Skip-A-Payment form

Please pay the processing fee of 10% of the payment amount, up to $50 per loan payment skipped:

☐ **With my enclosed payment of $ _____**
(Make check payable to Members 1st Credit Union)

☐ **By transferring $ _____ from my Members 1st Credit Union account # _____**

☐ Checking ☐ Savings

The transfer may be processed immediately upon receipt.

Choose month being skipped:

☐ **November 2026** ☐ **December 2026**

Name: _____

Member Account #: _____

Address: _____

City, State, Zip: _____

Loan #: _____

2nd Loan #: _____

I understand that by returning this coupon to Members 1st Credit Union, I will be eligible to skip my November or December loan payment(s) normally due on the above loan(s). I also understand that interest will continue to accrue on my outstanding loan balance during this time and the term of my loan(s) may be extended. I understand if I fail to return this coupon before the due date of the month I am requesting to skip or if I have not paid the 10% of the payment amount up to $50 fee by that date, my normal loan payment(s) will need to be made on their scheduled due date. Should this occur and funds are not available to complete my normal loan payment(s), I may be subject to late fees as outlined in my loan agreement. Mortgages, Home Equity Loans, Lines of Credit and loans that are past due are excluded from this offer. I understand that my loan(s) must be current and paid on time to be eligible for this offer.

_____ _____

Borrower's signature **Date**

**Note* The Skip-A-Payment program is available to those members with loans in good standing, paid through the month prior to the month I am requesting to skip and no special deferments in the past year. Good standing is defined as never more than 30 days past due in the past 12 months and insurance is in place for loans secured by collateral with Members 1st listed as a loss payee. Skip-A-Payment does not change your monthly payment; however, it does extend the loan's term by one month. It is not available for First Mortgages, Home Equity Loans, Lines of Credit, vehicle loans without current proof of insurance, or loans with Bankruptcy flags. GAP Insurance may not cover skipped payments; the missed payments may be deducted from the amount you will receive if you file a claim. Other restrictions may apply.*