
AMOCO FEDERAL CREDIT UNION

Holiday Skip-A-Payment - Application & Agreement

You pick the month! November 2012, December 2012, or January 2013

Generally all Skip-A-Payments are approved. If we are unable to process your Skip-A-Payment request, you will be contacted within 5 business days.

Please provide your e-mail address ONLY if you would like to be notified that we received your Skip-A-Payment request form.

E-mail

Instructions: Complete this form in its entirety. When completed, print and sign the form. Return the form by fax to: 409-948-3944, by mail: AMOCO Loan Department - HSAP, PO Box 889, Texas City, TX 77592-0889 or in person at any branch office.

Primary Borrower Information

First Name Middle Initial Last Name

Street Address City, State, Zip

Daytime Phone Cell Phone

Co-Borrower Information (if applicable)

First Name Middle Initial Last Name

Daytime Phone Cell Phone

Loan Information

Account #	Loan #	Loan Type	Month to Skip Payment	Credit Union Use Only	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Approved	<input type="checkbox"/> Denied
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Approved	<input type="checkbox"/> Denied
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Approved	<input type="checkbox"/> Denied
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Approved	<input type="checkbox"/> Denied

Holiday Skip-A-Payment Agreement

By signing this Skip-a-Payment Application and Agreement you agree to amend the terms of your loan agreement(s) and to repay the entire unpaid balance(s), plus interest on the above indicated approved loan(s). You also understand the following:

- The skip-a-payment application is subject to approval. You must be in good standing to qualify.
- Loans excluded from this offer include: delinquent loans, real-estate related loans, and single payment loans.

Skip-A-Payment Agreement - (continued)

- Payments already posted to loan(s) will not be reversed.
- If payment is made through payroll deduction or direct deposit, the payment will be deposited to your share account.
- When payment is skipped, finance charges will continue to accrue on the unpaid balance and the maturity date of the loan will be extended. Once payments resume, a larger portion of your payment(s) will go towards interest.
- If GAP coverage was elected on your auto loan please refer to the addendum for specifics regarding coverage of skipped payments. Skip a payments may or may not be covered with your carrier.
- Only one (1) Back-2-School and one (1) Holiday skip-a-payment per year, per loan ,equivalent to one monthly payment (for Line of Credit Loans, the equivalent of one cycle). Your regular payment schedule will resume immediately after the payment date of the payment you have elected to skip and your next regular payment will be due as scheduled.
- You may be asked to sign a subsequent action form upon approval of this application.
- Some restrictions may apply.
- If any of the above requested Holiday Skip-a-Payments are not approved, AMOCO will notify you within approximately five (5) business days.

Print Form

Now that you have completed this form in its entirety, click the Print Form box and add your signature(s) below.

Signature(s)

By signing below you acknowledge that you have read, understand, and agree with the Holiday Skip-a-Payment Agreement shown above. If your payment is made through a recurring bill payment or recurring transfer that you have set up online, you will need to stop the recurring payment during the month that is skipped. The credit union is unable to stop your recurring bill payments or recurring online transfers for you.

Primary Borrower Signature _____

Date: _____

Co-Borrower Signature _____

Date: _____

Co-Signer Signature _____

Date _____

Please return the form to AMOCO Federal Credit Union

By Fax: 409-948-3944
Mail: AMOCO Loan Department - HSAP
PO Box 889
Texas City, TX 77592-0889
or deliver in person at any branch office.

For Credit Union Use Only:

Loan Officer Signature _____

Date: _____