



Skip-A-Payment* Request

Yes!

I want to take advantage of the Skip-A-Payment* Program.

I understand that I must submit this form to The Southern Credit Union on or before the last day of the month prior to the month I skip. I also understand the finance charges will continue to accrue as explained in the Loan Agreement and Disclosure I received when my loan was made. By exercising my Skip-A-Payment option, my loan maturity will be extended. My regular payments will resume after the skipped payment period.

Choose **ONE** month you would like to skip: ☐ November ☐ December ☐ January

Member Name _____

Type of Loan(s) _____ Last 4 Digits of Acct # _____

A deferral fee of \$25 per loan can be deducted from your TSCU account or mail a check in with the coupon. No request will be processed without a payment for the deferral fee.

- ☐ Please withdraw the Skip-A-Payment fee from my account
(last four digits) _____ .
- ☐ I have included a check for a total of \$ _____ for the
Skip-A-Payment fee. (print and include this request with your check)

Member Signature _____

Member Phone Number (_____) _____

Have questions? Call our Telephone Service Center at 770.719.1111 or 800.338.5882.

* The Special Skip-A-Payment offer applies to the loans made under the Master Loan Agreement and Disclosure and may be used for 1) one monthly loan payment, 2) two consecutive semi-monthly payments, 3) two consecutive bi-weekly payments, or 4) four consecutive weekly payments. Loans not eligible for this special include: mortgage loans, home improvement loans, business loans, loans that have had an extension in the last 3 months, negative share/share draft accounts, and/or loans currently past due or have been more than 30 days past due in the last 6 months. Loans must have minimum 6-month pay history. If you skip your VISA, you must have a minimum of 10% line of credit available. **The Skip-A-Payment coupon is valid for loan payments due in either November 2026, December 2026 or January 2027** and may not be used in conjunction with any other Skip-a-Payment coupon or extension made within the prior 90 days. This offer is not valid on payments already credited. A \$25 deferral fee per loan can be deducted from your account or mailed in by check with the coupon. Your coupon must be received on or before the last day of the month prior to the month skipped. You can mail your coupon to The Southern Credit Union, PO Box 1509, Fayetteville, GA 30214-6509 or fax it to (770) 460-3232 or email to riskmanagement@southernonline.org. TSCU is not responsible for coupons not received. **Note:** If you have any form of voluntary insurance or warranty coverage in connection with the loan on which you seek to skip a payment you should ensure your election to skip does not affect your coverage (examples include but are not limited to: Credit Life, Credit Disability, GAP, Vehicle Warranty in Connection with your loan -not manufacturer or other warranty). Some companies that provide these insurance or warranty services limit the number of extensions on covered loans which may include voluntary skip payments. Such products are provided by third party companies and not the Credit Union so you will need to address any questions to those companies and review your policies/contracts.