

BFCU Skip-A-Payment Program!

Border Federal Credit Union's Skip-A-Payment Program gives you the choice to skip one month's payment on your BFCU Loan when you need it most.

Simply complete the Skip-A-Payment coupon below and deliver it to BFCU. Once your Skip-A-Payment request has been approved, your next due date will be changed. If your payments are set by automatic transfer or ACH*, BFCU will defer the equivalent of one month's payment amount.

The following BFCU Loans **DO NOT** qualify for the Skip-a-Payment Program:

- **Loans which have received a payment extension within the last 12 months.**
- **Loans paid ahead more than 90 days.**
- **Loans with original terms of 12 months or less,**
- **Loans which were opened/refinanced in the last 12 months,**
- **Lines of Credit, Credit Cards, Home Equity, Land, Real Estate Loans.**
- **Loans Delinquent more than once in the last 12 months.**

BFCU Skip-A-Payment Coupon

Name(s): _____ Account: _____ Loan # _____ # _____ # _____.

Address: _____ City: _____ Phone: () _____.

The term of your loan will be extended by one month**.

I wish to skip my (specify month): _____ payment

\$30.00 Non-Reimbursable Processing Fee per Loan.

Total Cash/Check enclosed \$ _____ Withdraw \$ _____ from Account# _____ - _____.
(Include suffix 00, 20, 21...)

ALL ELIGIBLE LOANS WILL BE PROCESSED. All information must be completed and returned to BFCU two weeks prior to the loan payment due date. A notice will be mailed within 15 business days on any denied Skip-A-Payment requests. Certain restrictions apply.

*Payments made through ACH transfer from another financial institution will be deposited into your primary savings account and made available for withdrawal.

**The interest will continue to accrue on the outstanding balance of the loan throughout the deferred payment period.

Loans with Guaranteed Auto Protection (GAP) Insurance: I understand that skipping my loan payment(s) does not change the terms and conditions of the original GAP Waiver. Under the terms and conditions of the GAP Waiver, a skipped payment is a payment that is not made in accordance with the terms of the original loan agreement. GAP does not cover the amount of the payment(s) skipped during the life of this loan and in the event of a claim; the skipped payment(s) may be deducted from any payable GAP benefit.

Signature: _____ Date: _____.

Co-maker's Signature: _____ Date: _____.

For BFCU use only:

Rec'd By: _____ Date: _____ Month Skipped: _____ TRCH or C: _____ Input date: _____ Approved By: _____

Payment Due Date: _____ Transfer Date: _____ PAID () MEMO () TRCH () Audited By _____

Mail or return to BFCU, Attn: Skip • 2211 Bedell Ave • PO Box 420728 • Del Rio, TX 78842 •
(830)774-BFCU • bfcu@borderfcu.com