SKIP-A-PAY

At Heritage Family Credit Union we'd like to offer you the option to Skip-A-Pay!* It really is as good as it sounds, and easy too. Simply pick the month that you'd like to skip the payment on your HFCU loan, fill out the form below and drop off, mail or fax it back to us. Then, what you do with the extra cash is up to you!

A one-time fee of $30 (per loan) is all that is required to take advantage of the Skip-A-Pay and you can choose to have that transferred from another HFCU account. For more information or any questions you may have about the Skip-A-Pay program, please contact us at 888.252.8932.

Return completed form in person at any HFCU Branch, by mail to Heritage Family Credit Union, Consumer Loan Department, 30 Allen Street, Rutland, VT 05701, by email at skipapay@hfcuvt.com or fax to 802.773.6259.

Name_____ Member #_____ Last 4 of SSN_____

Email_____ Daytime Phone_____ Evening Phone_____

Skip my November OR December 2026 monthly payment on the following loan (separate form required for each loan):

Loan #:_____ Skip Month: _____

I would like to pay the $30 Processing Fee:

☐ From my HFCU Check Account, Share #_____

☐ From my HFCU Savings Account, Share #_____

ALL PARTIES TO THE ORIGINAL LOAN AGREEMENT, INCLUDING CO-BORROWERS, CO-SIGNERS MUST SIGN BELOW:

_____
Borrower's Signature Date

_____
Co-Borrower 1 or Co-Signer 1 Name Date

_____
Co-Borrower 1 or Co-Signer 1 Signature Date

_____
Co-Borrower 2 or Co-Signer 2 Name Date

_____
Co-Borrower 2 or Co-Signer 2 Signature Date

*For qualified members. Offer valid for loan payments in November or Decembert 2026. By skipping your loan payment by one month, you authorize Heritage Family Credit Union (HFCU) to extend your final loan payment. Finance charges will continue to accrue on your unpaid balance. Your account must be in good standing and have a minimum of 6 months of payments made to take advantage of this offer. The Credit Union reserves the right to determine if prior subsequent actions may disqualify your account. Should you request a Skip-A-Pay, you will be charged a $30.00 processing fee (per loan). A granted Skip-A-Pay entitles the member to skip one (1) month's regular payment on the specified loan. The regular payment schedule will resume the month following the elected Skip-A-Pay month. If your payments are processed through Automatic Clearing House (ACH), HFCU must receive your application 10 day prior to your loan payment due date. You also understand that if you have purchased a GAP policy through HFCU that you are allowed 10 (ten) Skip-A-Pays or deferments during the loan term for protection up to 120% LTV. Real Estate, Visa®, Mobile Homes and Business loans excluded. Members may be eligible to participate in each Skip-A-Pay promotion offered twice a year. Limited to one Skip-A-Pay per loan per promotion. All HFCU accounts must be in good standing. Equal Opportunity Lender.

Member Responsibility Notice: Processing of a Skip-A-Pay request does not automatically stop payments originating from another financial institution, online bill pay service, payroll deduction, debit card payment, or any other external payment source. Members are responsible for contacting the originating institution or service provider to suspend scheduled payments during the skipped payment month. For payments made through internal HFCU account transfers or HFCU-originated EFT (ACH) payments, we can defer these payments at the time the Skip-A-Pay request is processed. Members should notify us of any HFCU transfer or EFT payment arrangements when submitting their Skip-A-Pay request. HFCU is not responsible for payments that process from external sources after a Skip-A-Pay has been approved.

Employee Initials _____

09/26