

# SKIP-A-PAY



## STRETCH YOUR SAVINGS!

We're giving you the chance to skip your credit card or loan payment\*. Apply through Online Banking or mail this form to Georgia United at least one week before your payment is due to take advantage of this offer. A \$25 service fee will be deducted from the account of your choice.

TODAY'S DATE

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MEMBER NAME

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MEMBER ACCOUNT NUMBER

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LOAN ID NUMBER

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PAYMENT DUE DATE

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MEMBER SIGNATURE

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Please deduct \$25 service fee from:

Checking

Savings

Your application must be submitted at least one week before your payment due date. Apply through Online Banking or print this form and mail it to:

Georgia United Credit Union  
P.O. Box 100070  
Duluth, GA 30096-9370

**GEORGIAUNITED®**  
CREDIT UNION  
[gucu.org](http://gucu.org)  
770.476.6400 | 888.493.4328

\*All Skip-A-Pay requests are subject to Georgia United approval. Interest and finance charges will continue to accrue. Deferring your payment will extend the term of your loan(s), and at the end of the loan(s), a higher total finance charge will be paid than if payments had been made as originally scheduled. Your payment(s) will resume, as required by your loan agreement, the following month. Your account must be in good standing. This means that your membership share has the required \$5 minimum balance and you have no charged off accounts with us. This offer is only valid for loans that are current. Offer not valid on new loans within the first 90 days. You may complete two skips per rolling 12-month period; however, you may not skip two consecutive months. This special Skip-A-Pay offer may be used for one of the following options: one monthly loan payment, two consecutive bi-weekly payments or four consecutive weekly loan payments. Loans not eligible for this offer include: Home Loans, Home Equity Lines of Credit, Personal Lines of Credit, business loans, CURE Loans, Indirect Auto Loans, Lender Protection Program Loans, student loans and past due loans. The application must be received at least one week prior to your due date. If you elected GAP coverage, the coverage may not be extended beyond the original maturity date (please review your GAP disclosure). If you make your Georgia United loan payment automatically from another financial institution, it is your responsibility to cancel/postpone your payments.