



Need Extra Cash for the Holidays? Skip-A-Pay!

Gift giving during the Holiday season is a tradition we all enjoy so let us help make your season a little brighter by taking advantage of this offer – Skip your **December** loan payment on all your qualifying credit union loan(s)*. We simply advance your next payment date to the month following your skipped payment, **YOU KEEP THE CASH!!**

SIMPLY SIGN BELOW AND RETURN THIS CARD WITH YOUR PROCESSING FEE TO THE CREDIT UNION. There is a processing fee **PER DEFERRED LOAN** to take advantage of this great offer. We can deduct the fee from your savings or checking account – please indicate which account below. If that is not an option, you may mail the payment along with your signed form or bring them by our main office.

NOTE: THE SKIP PAY WILL NOT BE GRANTED UNTIL THE PROCESSING FEE IS PAID...

Please deduct my \$25.00 processing fee(s) from my:

- Savings Account #: _____
- Checking Account #: _____
- Alternative payment option included _____



SKIP-A-PAY Application

Account #: _____ Name: _____ (Please Print)

You are applying for an extension of your original repayment terms by deferring one payment. By your signature below, you agree to pay the unpaid balance of your loan at the same rate of interest and monthly payment now on your loan(s). This will extend the length of your loan.

X _____
Member Signature

X _____
Member Signature

Final Payment Date – It will be extended to allow you to pay your skipped payment at the end of your loan. Please note that **INTEREST** will continue to accrue at your normal contract rate on your unpaid loan balance during the skipped period but you will not owe a late charge for skipping your payment. In addition, all other terms and provisions of your loan will remain the same.

I understand that any GAP or other insurance may be affected by skipping a loan payment and accept responsibility of verifying with my insurance company/companies their policies before participating in DPS FCU's Skip-A-Pay program.

FINAL DATE FOR DEFERRAL APPROVAL IS NOVEMBER 25, 2025 – NO DEFERRALS WILL BE ACCEPTED AFTER THAT DATE – THIS REQUEST MUST MEET CERTAIN QUALIFICATIONS FOR APPROVAL.

**** This offer does not apply to single payment loans or Christmas promotional loans.**

Payment Method (Check One):

*CASH – _____

*Extend all my loans (\$25.00 per loan) _____

*AUTOMATIC TRANSFER – _____
Extend only Loan # _____

***NOTE IF THIS CARD IS NOT ACCOMPANIED BY A CHECK TO COVER DEFERRAL FEES, PLEASE PROVIDE YOUR SIGNATURE BELOW TO GIVE DPS FEDERAL CREDIT UNION AUTHORIZATION TO TRANSFER THE FEE(S) FROM YOUR ACCOUNT.**

Authorization to Transfer Fee Signature: _____