



Skip-A-Pay Request Form

Skip a payment anytime! Select the month that works best for you!

I would like to skip my EFCU consumer loan payment for: _____/_____/_____
(Month & Year) OR _____ & _____
(Bi-weekly date 1) (Bi-weekly date 2)

I understand this extends the life of my loan and interest will continue to accrue.

- ☐ I have enclosed a check or money order
- ☐ Please transfer the fee from my: Savings _____ Checking _____

Name (Please print) EFCU Account # Loan Type or ID#

Address Telephone # Loan Type or ID#

City State Zip Loan Type or ID#

Member Signature Date Co-Borrower Date

Additional Information:

- There is a \$20 fee per loan, and you must be current on your loan at the time of the request.
- We must receive this form at least 7 days prior to your loan due date.
- There must be three (3) months of consecutive payments between Skip-A-Pays.
- For loans under 84 months, you may qualify for two (2) Skip-A-Pays per 12-month period. One (1) Skip-A-Pay maximum for loans over the 84-month term.
- Skip-A-Pay is not available for any type of home loan, Enstant loan, credit card or lines of credit.
- If paying your Skip-A-Pay with a transfer, be sure funds are available or your deferral will not be granted.
- Loans must be current and have received at least three (3) full monthly or six (6) bi-weekly payments.
- If you have received an extension(s) due to COVID-19 related issues, one (1) full payment must be paid prior to processing.
- If you have a GAP policy on your auto loan, deferring a payment may affect the amount your GAP policy will pay if a claim is ever made. Contact our loan department for more information. 918.430.3500, option 5.
- If your payment normally originates from another financial institution, contact them to cancel payment for the month you are choosing to skip. Please confirm Skip approval before cancelling payment.
- Skip-A-Pay covers 1 (ONE) monthly payment or 2 (TWO) bi-weekly payments.

Date Received

Date Processed

ACH

Initials