



Skip-A-Pay Request Form

New for 2021! Select the month that works best for you!

I would like to skip my EFCU consumer loan payment for: _____
(Month & Year)

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.

Date Received

Date Processed

ACH

Initials