**Bay Area Credit Union**

**COVID-19 Skip-A-Payment Program**

I would like to skip my payment for:

30 days

60 days

90 days

Account Number Loan Suffix Description

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*Real Estate loans are not eligible for a skip a pay utilizing this form*

Daytime Ph. #: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Email Address\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Print Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_or method used to verify ID if phone request

Cosigner Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(Required if loan listed has cosigner)

**Reason for skip a pay request, how COVID-19 impacted you:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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*By signing above, you understand and agree to the following terms and conditions. Bay Area Credit Union will extend your final loan payment by the number of monthly payments you are skipping. Finance charges will continue to accrue on your loan during the month(s) you skip your payment at the rate in your original loan agreement. Premium charges for Credit Protection will continue to accrue on the loan during the skipped payment period. GAP coverage may have claims reduced due to the skipped payment(s). The loan(s) being modified may not currently be more than 30 days delinquent. You will be required to make your normal monthly payment on the due date in the month following the skipped payment(s). Other conditions may apply. All loan modification/payment skip requests are subject to credit union approval.*

Employee Initials:

Date: