

# Skip a Pay Instructions

1. Click on the widget (⚙️) next to the loan you wish to skip and select Skip a Payment.

account balances						Routing & MICR Account #
<span>All</span> Shares Loans Credit Cards						
Shares						
ID ↕	Description	Balance	Available	Rate	Notes	
⚙️ S01	SAVINGS	\$11,000.00	\$10,995.00	0.15%		
⚙️ S02	VACATION	\$550.00	\$550.00	0.15%		
⚙️ S03	TAXES AND INSURANCE	\$1,033.45	\$1,033.45	0.15%		
⚙️ S04	BILLS =0(	\$1,797.05	\$1,797.05	0.00%		
⚙️ S05	SPENDING	\$174.74	\$174.74	0.00%		
Account Actions		\$275.00	\$275.00	0.15%		
		<b>\$14,830.24</b>	<b>\$14,825.24</b>			
ID ↕	Description	Balance	Available	Rate	Notes	
⚙️ L32	2ND LIEN HOME EQUITY Q	\$84,117.64	\$0.00	3.79%		
⚙️ L33	NEW AUTO - DIRECT	\$21,292.61	\$0.00	4.49%		
<b>Total</b>		<b>\$110,960.62</b>	<b>\$0.00</b>			
Credit Cards						
ID ↕	Description	Balance	Available	Notes		
⚙️ C92	CREDIT CARD	\$0.00	\$4,900.86			

If your loan is listed as unqualified/not eligible, it could simply be because you have a co-borrower on the loan and need to fill out an additional form. To view and download this form, please visit:

[http://service1.org/Servicefirst/media/PDF/skipapayonlinesignaturefors1fcu\\_12162020.pdf](http://service1.org/Servicefirst/media/PDF/skipapayonlinesignaturefors1fcu_12162020.pdf)

This offer is not available on student loans, commercial/business loans, credit cards, first mortgage loans, home equity lines of credit/everyday equity lines of credit, and personal lines of credit/flexlines.

If your loan is eligible, continue on to review the Terms and Conditions.

## ⇒ Skip a Payment



### Unqualified Loans

ID	Description ↕	Reason
L33	33:NEW AUTO - DIRECT	Your loan has a co-borrower and requires additional documentation. Visit the forms and disclosures page on our site (optional page address: <a href="https://service1.org/tools-resources/printable-forms-disclosures">https://service1.org/tools-resources/printable-forms-disclosures</a> ) to download our Co-Borrower Skip A Payment Request Form to continue with the skip a payment process.

2. Review and agree to the Terms and Conditions.

### Loans Available to Skip

Skip ?	Loan ID ↕	Payment	Fee to skip	Next Due Date
<input checked="" type="checkbox"/>	L01	\$124.76	\$30.00	02/10/2020

### Unqualified Loans

ID	Description ↕	Reason
L03	03:2019 CHEVROLET EQUINOX	Open date less than 6 months.
L02	02:FLEXLINE	Loan balance less than minimum amount.

### Terms and Conditions:

By checking the box below, you request that Service 1st defer your loan payment(s) as indicated. You agree and understand that:

1. INTEREST will continue to accrue (at the rate provided in your original loan agreement) during the skip period and will be paid before any payments, once payments resume.
2. Deferring your next payment will result in your having to pay higher total INTEREST than if you made your payments as originally scheduled.
3. This payment deferral will extend the term of your loan(s) and you will have to make extra payment(s) after your loan(s) would otherwise be paid off.
4. You will be required to resume your regular monthly payments in the following month.
5. PROCESSING FEE applies to one monthly payment or two consecutive bi-weekly payments.
6. If recent data shows that you have been delinquent on the above-mentioned loan(s) for any reason, the credit union reserves the right to deny your application for Skip-A-Payment. If your request is denied, the credit union will contact you.
7. Loan types available for this option are closed-end home equity loans, auto loans, consumer loans, and recreational vehicles. This is not available on home equity lines of credit, personal lines of credit/flexlines, student loans, commercial/business loans, credit cards, and first mortgage loans.
8. Loans must be open for 6 months.

9. If you request a skip when an account has an Electronic Funds Transfer/Automated Clearing House Record(s), additional limitations set forth below will apply.
10. In the event of an EFT Record to a direct loan, the next payment due date will be 4 weeks from the skipped payment due date regardless of when the skip was initiated. EFT Record to a direct share will NOT be skipped automatically; contact the financial institution if you wish to skip the payment.
11. If you previously elected credit life and/or disability insurance, the insurance coverage will not be extended beyond the original maturity date.
12. Additional restrictions may apply.
13. If you previously elected GAP, skipping payments may affect the GAP payout at total loss.

I agree to the Terms and Conditions Shown above.

3. Select the account you would like us to take the processing fee from and click continue.

**⇒ Skip A Payment Confirmation**
✕


**Skip A Loan Payment Confirmation**

Loan ID	Payment ^	Description	Fee to skip	Next Due Date
L01	\$124.76	01:PERSONAL LOAN	\$30.00	02/10/2020

Account to withdraw fees from: S01 - REGULAR SAVINGS - Available \$38.69 ▾

Continue
Close

**⇒ Skip A Payment Confirmation**
✕



Your request was completed successfully.  
Please make sure to stop any recurring transfers that you have set up via Online Banking for this loan cycle. Thank you!

Close

For more information or if you still have questions, call our Contact Center at 800.562.6049.