

# TAKE A BREAK

SKIP YOUR LOAN PAYMENT\* IN JULY OR AUGUST

www.aodfcu.com  
(800)637-0299

NAME \_\_\_\_\_  
SIGNATURE \_\_\_\_\_  
PHONE NUMBER ( ) \_\_\_\_\_  
MEMBER NUMBER \_\_\_\_\_



**FORM CONTINUED ON BACK**

\*By participating in AOD Federal Credit Union's Skip-A-Pay program, you authorize AODFCU to defer your loan payment(s) as indicated. You agree and understand that: 1) Mortgage loans, Credit Cards, Certificate Secured Loans, Member Business Loans, delinquent loans and loans newer than two (2) months may not be eligible for the skip-a-payment program; 2) Payments made through Payroll Deduction or Direct Deposit transfer may be deposited into your Share Savings or Checking Account for the month skipped and will subsequently be available for withdrawal; 3) FINANCE CHARGES will continue to accrue on the unpaid balance during the month you skip your payment and when payments resume, the unpaid interest will be collected first; 4) Deferring your payment will result in your having to pay higher total FINANCE CHARGES than if you made your payment as originally scheduled; 5) The payment deferral may extend the maturity date of your loan(s); 6) You will be required to resume your payments the following month; 7) No more than two (2) payments per loan may be skipped in a calendar year. B) Payment protection and/or GAP insurance may not apply to the extended loan term. Certain restrictions may apply. The offer expires July 31, 2023 for July 2023 skips and Aug. 31, 2023 for Aug. 2023 skips.

REFERRING EMPLOYEE \_\_\_\_\_ BRANCH \_\_\_\_\_

## TAKE A BREAK SKIP-A-PAYMENT

Skip your July or August Loan(s) Payment



LOAN PAYMENT ID	SKIP	LOAN PAYMENT ID	SKIP
1 _____	<input type="checkbox"/> July or <input type="checkbox"/> August	2 _____	<input type="checkbox"/> July or <input type="checkbox"/> August
3 _____	<input type="checkbox"/> July or <input type="checkbox"/> August	4 _____	<input type="checkbox"/> July or <input type="checkbox"/> August
5 _____	<input type="checkbox"/> July or <input type="checkbox"/> August	6 _____	<input type="checkbox"/> July or <input type="checkbox"/> August