



“THE CARRIAGE HOUSE”  
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### SKIP-A-PAYMENT REQUEST FORM

If you could use some extra cash for the end of the summer (August) or for the Holidays (December), TTTFCU allows members in good standing with no delinquencies to take advantage of our Skip-A-Payment loan extension program. Please call us if you have questions.

**Program details are as follows:** This plan will allow you to defer making your **loan payment** until the end of the term of your loan. To participate, simply complete the Extension Agreement below and return this entire letter to the credit union **BEFORE the first day of the month you are looking to skip**. The funds that are normally used to make the **payment** can then be used as you see fit. **If you have more than one loan, please fill out and return a separate letter for each loan you wish to skip.**

If the loan payments are made by payroll deduction and then transferred to your loan, **the funds will remain in your regular share account for your use**. The deduction from your paycheck will not be affected by your participation in this program. Interest will accrue on your loan during the month you have skipped and will be paid at your next regular loan payment.

Remember, to participate in this program, **complete, sign and return this entire letter** to the credit union office, **(fax, mail or scan and email) BEFORE the first day of the month you wish to skip** (see address, fax and email information above). Letters received after this date will not be eligible for this skip program. **This offer applies for August or December skip payments only. Your prior month’s loan payment must be made and the loan must be up to date in order to be eligible for the Skip-A-Payment program. New loans, less than 3 months in force, are not eligible to be skipped.**

#### **LOAN EXTENSION AGREEMENT (Eligible loan types: Personal, Auto or Home Equity)**

**Fill out all blank lines below with complete information in order to be eligible:**

**SKIP-A-PAYMENT REQUEST FOR: August: \_ \_ \_ \_ December: \_ \_ \_ \_**

(In the spaces above, put the year-- format: YYYY, to select the month you wish to skip)

**Member’s Name** \_\_\_\_\_ **Co-Borrower’s Name** \_\_\_\_\_  
 (If applicable)

**MEMBER ACCOUNT #** \_\_\_\_\_ **Loan #** \_\_\_\_\_ **Payment method: Payroll Deduction** \_\_\_\_\_

If you have payroll deduction please tell us the company or system, (i.e., Westport BOE, Weston BOE, Wilton BOE, Town of WSPT ): \_\_\_\_\_ **Auto Transfer** \_\_\_\_\_ **Please provide the date that your first paycheck in September/January will be:** \_\_\_/\_\_\_/\_\_\_\_\_.

**Amount of Monthly Payment \$** \_\_\_\_\_ **Check or Cash Payment** \_\_\_\_\_

(You can find this information on your statement or Flexteller online account) (Check payment method)

I (we) request that the monthly **payment** of the loan number listed above be deferred and extended to the end of the original term of the loan. I (we) understand that interest will continue to accrue on the loan. All other terms and provisions of the original loan agreement are unchanged and remain in full force and effect. **Both the borrower and co-borrower must sign below requesting this action.**

**Borrower:** \_\_\_\_\_ **Date** \_\_\_\_\_

**Co-Borrower:** \_\_\_\_\_ **Date** \_\_\_\_\_

Primary contact information:

**EMAIL** \_\_\_\_\_ **CELL #** \_\_\_\_\_

(This form must be received **BEFORE** August 1<sup>st</sup> for August Skip or December 1<sup>st</sup> for December skip)

All information must be provided for a valid skip payment to proceed.