USFCU Christmas Skip-A-Payment

Simply complete the information below as follows:

1. **Member Name: _____**
2. **Member Number: _____**
3. **Loan you wish to skip: _____**
4. **Indicate the month you want to skip: _____**
5. **Email to lending@usfcu.org, fax to (423)989-2119 or bring by any branch.**

Your Signature: _____ Date: _____

Co-borrower Signature (if applicable): _____ Date: _____

By signing above, you authorize United Southeast Federal Credit Union to extend your payment by one month. Interest will continue to accumulate on your loan during the month you skip your payment. The length of your payment will be extended. Offer excludes Mortgage, Home Equity and Visa. If you have any questions, please give us a call at (423) 989-2100.

FOR Credit Union Use ONLY:
Loan ID# _____ Next Due Date: _____
Loan Officer Signature_____
Date_____
Processed by:_____
Date_____

*Starting November 1, 2026 until December 31, 2026. Some restrictions apply. All member accounts and loans must be in good standing. An approved Skip-A-Payment request will extend the term of the loan. FINANCE CHARGES will continue to accrue at the rate provided in your original loan agreement on the outstanding loan balance and will result in additional interest paid as opposed to if you made your payment as originally scheduled. This program does not apply to any mortgage or home equity loans. VISA® credit card payments are also exempt from this program. Regular payments will resume on the first regular payment date of the month following the skip. If previously elected, Credit Life and/or Credit Disability premiums will continue being added to the loan during the extended term in order for benefits to continue. If you have GAP insurance on your automobile loan, the coverage will not extend beyond the original maturity date of the loan nor will GAP cover the deficiency balance arising from skipped payments as disclosed in the Guaranteed Asset Protection Contract. Other restrictions may apply. Ask US for complete details.