

# HOLIDAY SKIP-A-PAY



Simply choose to skip your ACFCU loan payment(s) for **November, December or January** and enjoy the extra cash for the holidays. Complete the form below and return it **10 days prior** to your payment due date:

- To the Loan Department
- Mail it to: ATTN: Loan Department  
Atlantic City Federal Credit Union  
1005 11th Street  
Lander, WY 82520

If you have any questions, contact a Loan Officer.

Primary Applicant Name: \_\_\_\_\_

Co-Applicant Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

(All borrowers must sign)

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

(All borrowers must sign)

ACFCU Loan payments I would like to skip:

(Real Estate, Home Equity, Quick Cash Loans, Credit Cards, TDRs, CD Loans, Workout Loans, and COVID-19 Skips are not eligible.)

Acct./Loan #: \_\_\_\_\_  November  December  January (Choose 1)

Acct./Loan #: \_\_\_\_\_  November  December  January (Choose 1)

Skip-A-Pay fee of \$25 for each loan skipped:

Fee Enclosed      Please debit my:     Savings Account     Checking Account

**Accounts that have been past due within the last 12 months or had a skip related to COVID-19 are not eligible for a Holiday Skip-A-Pay.**

Other loans may not be eligible if negative amortization will result. This waiver may not be used if you have taken advantage of a Skip-A-Payment during 2021. All members on the loan MUST sign this agreement. By signing, you understand the terms of this waiver. Must have made a minimum of one payment on loan(s) selected prior to applying for Skip. Account selected must have full fee amount available to process skip application. If amount is not available, the skip application will be delayed or declined. Skipped payments will extend the term of the loan one month and will increase the total finance charge of the original security agreement and may reduce any GAP claim on insured loans. I understand that if my payment is taken out of another institution automatically, it will still be taken out and I will withdraw the funds from my ACFCU account. This offer is good until 1/31/2022. ACFCU is NOT responsible for approval call-backs, or incomplete forms including missing signatures.

**All requests must be approved by the loan department.**

atlanticcity.coop • 307-332-5151

This credit union is federally insured by the NCUA and is an Equal Opportunity Housing Lender. NMLS# 413066.

**ACFCU**  
ATLANTIC CITY FEDERAL CREDIT UNION