

Emergency Skip-a-Pay Request

You may skip your loan payment(s) on all of your qualifying loans*. There is no processing fee for this request. You may return this form by fax, email, U.S. Mail, night drop or drive up window. If you check the consent box below, we will send you a confirmation within two business days of receipt.

*All loans must be less than 30 days past due and your account must be in good standing. Home equity lines of credit and VISA payments are not eligible.

Member #: _____ Month(s) to Skip (Select up to 2): Nov Dec Jan

Borrower Name _____ Cell #: _____

Email Address: _____

Co-Borrower Name: _____ Cell #: _____

Email Address: _____

Indicate the loan(s) you want to skip: Loan #1 Loan #2 Loan #3 Other _____

Are there any of these loans on automatic transfer? Yes/Acct# _____ No

I am requesting an Emergency Loan Extension.

Consent to contact by email and text messages. By checking this box, you authorize Kings Federal Credit Union (or its agents), to send emails and/or text messages regarding this request and/or the status of your account(s) to the email and/or phone numbers on this request. You understand that any messages we leave for you may be accessed by anyone with access to your email, voicemail or texts. You understand that your mobile phone service provider may charge you fees for calls made or texts sent to you, and you agree that we will have no liability for the cost of any such calls or texts. At any time, you may withdraw your consent to receive text messages or email by calling 559-582-4438, emailing us at cudp@kingsfcu.com or by other reasonable means.

Both Signatures are required on joint loans.

Borrower Signature _____ Date _____

Co-Borrower Signature _____ Date _____

By signing above you understand that the term of your loan may be extended as a result of skipping your payment(s). This extension in no way otherwise alters the original terms and conditions of the loan contract as previously disclosed to the borrower. Interest will continue to accumulate on your loan during the month you skip your payment and that by accepting the terms of the deferral, the payout consideration from my GAP agreement provider may be affected. Payments made through Payroll Deduction and Automatic Transfer will remain in the account that your payment is deducted from. The funds will be available for withdrawal. The next regular payment is due after skipping one payment. If you have had a modification on any loan within the last six (6) months or are currently over 30 days past due on a Kings Federal loan, you may not be eligible for this skip payment offer.