

# Yes! I want to skip a payment this season.

Check one:

Nov     Dec     Jan

Please donate half of my Holiday Skip-A-Pay fee to the United Heritage Charity Foundation:  Yes  No

Name: .....

Account Number: .....

Loan ID Number or Details: .....

*For example: Loan ID -00,-01,-02, etc.; or a description such as 2017 Chevrolet Tahoe*

Phone: .....

Signature: .....

By submitting this form you agree to receive email notification regarding the status of your request at the email address of record for this account.

## FOUR WAYS to submit your Holiday Skip-A-Pay request:

1. Securely submit online through DocuSign at [uhcu.org/skipapay](http://uhcu.org/skipapay)
2. Drop it by any United Heritage branch
3. Fax to 800.622.4037
4. Mail to United Heritage Credit Union, P.O. Box 1648, Austin, Texas 78767



It's the most wonderful time of the year...

# HOLIDAY SKIP-A-PAY

SKIP-A-PAY: Leased Automobiles, Home Equity, Home Improvement, Mortgage and Business Loans are not eligible. Newly originated loans with less than 6 completed on-time payments are not eligible. For eligible loans qualifying factors apply including but not limited to a minimum of 6 completed on-time payments since most recent deferral. Acceptance of your request in person, by mail or electronically does not constitute approval. Skipped payment is added to the end of the loan term which extends the loan term at least one payment. Loan interest continues to accrue which increases the amount of interest paid over the term of the loan. Multiple Skip-A-Pays applied to any loan extends the repayment term of the loan by multiple payments and increases the interest paid over the term of the loan. In the event of a claim, Guaranteed Asset Protection (GAP) may be affected. For an approved request, a \$20 fee is added to the applicable loan's outstanding principal balance. Approved requests are eligible for one month only and must be submitted at least 3 days before the requested skip loan due date. DONATION: United Heritage Charity Foundation contributes to many local organizations and projects. If a donation is not selected, half of the \$20 Skip-A-Pay fee will be donated to the Foundation.