

# LA JOYA AREA FCU

## SUMMER SKIP-A-PAYMENT

### 2025

Dear Member:

If you need extra cash for summer, La Joya Area Federal Credit Union has a great way for you to get it. As a valued member, you are entitled to skip a payment on your credit union loans this summer (real estate, credit cards, and pay advanced loans excluded). If you have more than one loan, you can skip a payment for each. Just choose the month you want to skip, and we'll take care of the rest.

The processing fee to take advantage of this service is just \$35 per loan. This is your chance to get the extra cash you need without applying for a new loan. Sign up for your Summer Skip-A-Pay program today by providing the following information:

**Indicate the month you want to skip (only 1 month can be skipped):**

☐ June    ☐ July    ☐ August

**Indicate the loan(s) you want to skip:**

Loan #	Monthly Payment
_____	_____
_____	_____
_____	_____

**Name** \_\_\_\_\_

**Phone #** \_\_\_\_\_

**Acct. #** \_\_\_\_\_

**Social Security #** \_\_\_\_\_



- You may mail or deliver this form to any La Joya Area FCU office.
- Form will not be accepted in the drive-thru.
- Form must be received at least 2 weeks before the payment is due.
- All loans must be current to qualify, and all vehicle loans must have full coverage insurance.
- The \$35 processing fee per loan must be paid at the time this form is delivered to the credit union.
- Interest will continue to accumulate on your loan during the month you skip your payment.
- If your loan payment is made via payroll deduction, the total monthly payment amount will be credited to your Share Savings Account in the month you elected to skip.
- Courtesy Pay must not be negative 30 days or more.
- Loans may not have been more than 30 days delinquent six months prior to the skip-a-payment requested.
- You must have a minimum of 6 months credit history with the credit union to qualify for a skip-a-payment.

**By signing below, you authorize La Joya Area Federal Credit Union to extend your final loan payment(s) by one month.**

Your signature: \_\_\_\_\_ Date: \_\_\_\_\_

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

#### OFFICE USE ONLY

\$35 Paid From: ☐ Checking ☐ Savings ☐ Cash

Processed by Teller \_\_\_\_\_ Date \_\_\_\_\_

File Loan Maintenance Done by Teller \_\_\_\_\_ Date \_\_\_\_\_