



14040 Central Loop
 Woodbridge, VA 22193
 (703) 730-1800
 FAX (703) 730-1410

If you have maintained your loan Account(s) in good standing for at least six-consecutive months, then subject to our underwriting criteria and except for any open-end credit Accounts as well as any real-estate secured loan Accounts, you may elect to skip payment during a specific month for each 6-consecutive-month period. For example, Accounts that are payable monthly would be able to skip one payment, whereas Accounts that are payable every other week would be able to skip two payments during that month, and Accounts that are payable weekly would be able to skip four payments in that month.

In order to request a skip payment, you must complete this Voluntary Skip Payment Request And Authorization at least 35 days prior to the due date of the payment to be skipped, together with your payment instructions for the applicable skip payment fee(s) of \$25.00 **FINANCE CHARGE** per loan Account as identified in the Authorization. The Authorization must be signed by all borrowers, guarantors and/or co-signers.

Accounts that participate in our Skip Payment Program will not be charged a Late Charge for the payment skipped. However, Finance Charges will continue to accrue on your Account at the rate set forth in the Agreement with us. For all Accounts, your minimum payments will return to their regularly scheduled amounts and due dates as specified in such Agreement immediately following the skip payment period.

VOLUNTARY SKIP PAYMENT REQUEST AND AUTHORIZATION

If you would like to skip a payment, please complete this authorization by indicating which account(s) that you would like to skip payment, the month you would like to skip and the manner in which you would like to pay the skip payment fee. Then sign the authorization and return it to Belvoir Federal Credit Union, 14040 Central Loop, Woodbridge, VA 22193.

Skip Payment Fee: \$25.00 **FINANCE CHARGE** per account skipped X _____ (# of accounts listed below) = \$_____ **FINANCE CHARGE (total fee due)**

Method of Payment: transfer from account # _____ payment enclosed

ACCOUNT NUMBER	LOAN NUMBER	DATE OF SKIP PAYMENT	ACCOUNT NUMBER	LOAN NUMBER	DATE OF SKIP PAYMENT
BORROWER SIGNATURE	DATE		BORROWER SIGNATURE	DATE	
BORROWER SIGNATURE	DATE		BORROWER SIGNATURE	DATE	
GUARANTOR / CO-SIGNER SIGNATURE	DATE		GUARANTOR / CO-SIGNER SIGNATURE	DATE	
GUARANTOR / CO-SIGNER SIGNATURE	DATE		GUARANTOR / CO-SIGNER SIGNATURE	DATE	

CU USE ONLY

Date Completed _____ Fee Taken _____ Note Posted _____ Scanned _____
 EMP # _____ EMP Name _____ Supervisor Name _____
 (if less than 35 days)