

Borrower: \_\_\_\_\_ Co-Borrower: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_  
Phone Number: \_\_\_\_\_ Alternative Phone Number: \_\_\_\_\_  
Email Address: \_\_\_\_\_

**Skip the next monthly payment on the following loan:**

Account Number: \_\_\_\_\_ Suffix: \_\_\_\_\_ Type (Circle One): Auto Personal

**Pay the \$30 processing fee with:**

- Enclosed Check  
 RVCU Checking Account: \_\_\_\_\_  
 RVCU Savings Account: \_\_\_\_\_

By signing this document, you agree to the terms and conditions listed below. To submit, complete this form and return it with payment either directly at a branch or by mail to: **River Valley Credit Union, 2811 E 13<sup>th</sup> St, Ames, IA 50010.**

Borrower's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Borrower's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Loan Officer Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Payment due \_\_\_\_\_ is now due \_\_\_\_\_.

**Terms & Conditions:**

- Skip-A-Payment requests are subject to approval.
- Loan must not be currently past due more than 10 days.
- RVCU share or share draft accounts cannot be overdrawn.
- Limit of 2 skips per rolling 12-month period & maximum of 6 per life of loan.
- Loan must be open minimum of 3 months, with 3 payments made to be eligible.
- Mortgage loans, Home Equity loans & Home Equity Lines of Credit are not eligible for Skip-A-Payment.
- There is a \$30 processing fee. Skip-A-Payment requests will not be processed until the completed form and processing fee have been received.
- Skipping a payment will extend the term of your loan and interest will continue to accrue on a daily basis.
- Borrower is responsible for stopping and restarting recurring payments set up through RVCU online banking or initiated from another financial institution.