



## Skip-a-Payment Request Form

<b>Primary Borrower Name:</b>		<b>Account #</b>	
<b>Co-Borrower Name:</b>			
<b>Address:</b>			
<b>Email:</b>		<b>Phone #</b>	
<b>Loan Type:</b>	Unsecured Personal Loan	Secured Personal Loan	Auto Loan      HEAT Loan      Solar Loan
<b>Payment Due Date:</b>		<b>Payment:</b>	Check Enclosed      Account Debit
<b>Month to Skip:</b>		<b>Acct to Debit:</b>	

**SKIP-A-PAYMENT AGREEMENT**

**Terms and Conditions:** By signing below, you authorize Naveo to extend your loan contract. Eligible Naveo loans may skip up to 2 non-consecutive loan payments per calendar year, with at least 4 months between each request. There is a lifetime maximum of 6 skip requests per eligible loan. **A non-refundable \$35 processing fee, paid by account debit or enclosed check, will apply to each skip-a-payment request.** Payment will be deferred for the month of your choice as notated on this skip-a-payment request form. Consumer loans (auto loan, heat loan not secured by real estate, solar loan not secured by real estate, personal loan and secured loan) open and current for at least 6 months with no prior delinquencies may be eligible for this offer. This offer is an extension of your loan contract. Interest will continue to accrue during the extension period. Please note that it is your responsibility to suspend any automatic payments you have initiated through your financial institution for the month selected. You will be required to resume your regularly scheduled payment the following month. Skip payments are not applicable on credit card, real estate, real estate secured HEAT Loan, real estate secured solar loan, loans with active life and/or disability credit insurance, or open-end loan types. Other restrictions may apply. Naveo reserves the right to deny any skip payment requests.

<b>Borrower Signature:</b>		<b>Date:</b>	
<b>Co-Borrower Signature:</b>		<b>Date:</b>	

**Skip-a-Payment forms must be received at least 14 days before your due date and you won't have to make your loan payment. A \$35 fee applies, which can be paid by check or account debit. You will be notified via email when your request is approved or denied.**

For Credit Union Use Only	
<b>Date Received:</b>	
<b>Received by:</b>	
_____ Approved	_____ Denied

How to Submit Your Skip-a-Payment Form	
<b>Online Banking</b>	Log into iBanking and click the Service Center Tab
<b>Mail to:</b>	Naveo Credit Union Loan Servicing Department Skip-a-Payment 493 Somerville Avenue Somerville, MA 02143
<b>Email:</b>	servicing@naveo.org
<b>Drop off:</b>	Any Naveo Credit Union Branch