



Skip-a-Payment Request Form

Primary Borrower Name:	Loan #	
Co-Borrower Name:		
Full Address:		
Email:	Preferred Contact #	
Home #	Cell #	Work #
Loan Type:	Unsecured Personal Loan	Secured Personal Loan
	Auto Loan	HEAT Loan
	Solar Loan	
Payment Due Date:	Payment:	Check Enclosed Account Debit
Month to Skip:	Acct to Debit:	

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.

Borrower Signature:	Date:	
Co-Borrower Signature:	Date:	

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	
Date Received:	
Received by:	
_____ Approved	_____ Denied

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