

Take a holiday from your loan and skip your December or January payment for just $25!

Just fill out the form below and return it to the Credit Union by e-mail, fax, interoffice or US mail. If you normally make your payment by check, simply don't send one for the month(s) you select. If your loan is paid by payroll deduction, the funds will be transferred into your savings account where they will be available for withdrawal.

The more the merrier! You can choose to skip **BOTH** December and January.

Have more than one loan with us? No problem-skip them both!

The $25 fee is per month per loan and the total will be added onto each loan's balance.

Sorry, you are not able to skip payments on real estate loans.

Member Name: _____ Member #: _____

Co-Borrower Name:_____ Contact #: _____

Skip-A-Payment Loans # _____ Type: _____ Month(s) to Skip: □ December □ January
(Example: Auto Loan, Personal Loan)

_____ Type: _____ Month(s) to Skip: □ December □ January
(Example: Auto Loan, Personal Loan)3

_____ Type: _____ Month(s) to Skip: □ December □ January
(Example: Auto Loan, Personal Loan)

By signing below, you authorize O & R Utilities Employees Federal Credit Union to advance your loan due date by the number of months indicated above on the loan(s) specified and acknowledge that this may extend the maturity date of the loan(s). You understand that interest will continue to accrue on the unpaid balance during the month(s) you skip your payment. When payments resume, the unpaid interest will be collected first. If your payment is made by automatic transfer, your payment will not be pulled from your account. If your payment is made by payroll deduction, the amount withheld will be transferred to your ORUEFCU savings account. **You acknowledge that you will be assessed a fee of $25 per month on each loan that you designate for Skip-A-Payment.** (Example: Using Skip-A-Payment on two separate loans for both months would equal a total fee of $100) The total fee amount will be added directly to your loan(s). ORUEFCU reserves the right to refuse any Skip-A-Payment request. Delinquent loans as well as real estate loans will not be eligible for this program. All borrowers listed on the loan agreement must sign below to acknowledge they accept the terms above.

Borrower Signature: _____ Date: _____

Co-Borrower Signature:_____ Date: _____

For Credit Union Use Only
Approved By: _____
Date: _____
2026

NCUA EQUAL HOUSING LENDER

O & R UTILITIES EMPLOYEES FEDERAL CREDIT UNION
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