



Skip A Pay is our gift to you.

You could skip a payment this November or December and free up cash for the holidays.

- ◆ Eligible loans include consumer: vehicle, recreational vehicle, specialized mobility vehicle and signature loans.
- ◆ Loan must be current and have an on-time payment history for the six (6) months preceding the request.
- ◆ If you deferred payments in 2021 due to financial hardship, you may still be eligible to apply to skip a payment.
- ◆ You may apply to skip a payment on one or several loans. A \$30.00 processing fee applies to each loan approved to skip a payment.
- ◆ Request forms are due one (1) business day prior to your November or December loan payment due date. Monday, December 27, 2021, is the last day to submit a form.

If you are experiencing difficulty making payments due to a financial hardship, such as loss of income, please call (805) 543-1816 x561 or visit [sesloc.org](https://www.sesloc.org) to learn more about our programs.



Federally Insured by NCUA.

Skip A Pay

Complete this form or apply online at sesloc.org/skipapay.

1. Provide your membership details.

I want to skip a loan payment during the month of:

November or December

Name _____

Member Number _____

Address _____

City _____ State _____ Zip _____

Daytime Phone _____ Alternate Phone _____

2. Choose your loan.

Loan Type _____ Loan Suffix _____

You must complete one form for each loan. Additional forms are available at sesloc.org/skipapay. Your loan suffix, e.g. 0001-9999, appears on your account statement or when viewing your account in Online Banking.

3. Confirm payment details.

I am paying the \$30 processing fee (one per loan) from:

SESLOC Account # _____ Account Suffix _____

PAYMENTS: Payment from a SESLOC account is required to process an online application. Your account suffix, e.g. 0001-9999, appears on your account statement or when viewing your account in Online Banking. You may transfer funds from another financial institution to your SESLOC account for payment first, then submit this form. We do not accept payment by phone.

REMINDER! If you scheduled recurring automatic loan payments from SESLOC or another financial institution, you will need to cancel or pause the payment for the month your payment is deferred.

By submitting the Skip A Pay form, You request that SESLOC FCU defer Your payment(s) as indicated. You agree and understand that: **1)** Loan(s) must be current and have an on-time payment history (i.e. no late payments) for the six (6) months immediately preceding the Skip A Pay request; **2)** Eligible loans include consumer: vehicle, recreational vehicle, specialized mobility vehicle and signature loans; **3)** All signers on the loan(s) must agree to the terms of the Skip A Pay and sign the request form; **4)** Membership must be in good standing; **5)** FINANCE CHARGES will continue to accrue at the rate of Your loan agreement during the deferral period AND will increase the finance charges You pay; **6)** Deferring your payment will extend the term and maturity date of Your loan; **7)** A \$30.00 processing fee per each loan approved for Skip A Pay applies; **8)** You will be required to resume Your monthly payments the following month; **9)** You may skip one (1) payment per qualified loan as part of the Skip A Pay program, per year, with a maximum of five (5) skips during the life of the loan. NOTE: Loans protected by GAP or Members Choice Borrower Security may have their coverage affected (it may not be extended beyond the original maturity date), please refer to your related agreement for specific details. All Skip A Pay requests are subject to SESLOC FCU approval. Requests to skip a payment must be received at least one (1) business day prior to Your November or December 2021, loan payment due date. Monday, December 27, 2021, is the last day to submit a form. The Skip A Pay promotion ends December 31, 2021. SESLOC reserves the right to withdraw this offer without notice. You may apply for Skip A Pay if you have previously deferred payments in 2021 due to financial hardship. Program excludes: Real Estate secured loans, HELOCs, Business Loans, Lines of Credit (LOC) and Credit Cards.

Signature _____ Date _____

Joint Signature _____ Date _____

By signing, I agree to the Skip A Pay Terms and Conditions listed above.

4. Return the completed form.

In person: At any SESLOC branch.

By mail: Post Office Box 5360, San Luis Obispo, CA 93403
Attn: Lending