



SKIP-A-PAYMENT

Mid-Kansas Credit Union's Skip-A-Payment program allows you to skip one month of payment(s) on your loan(s).

For a suggested donation of \$10 per loan, or a donation of non-perishable food item(s), you can take advantage of this special offer! Please make checks payable to Moundridge Food Pantry or Buhler Community Food Pantry. Non-perishable food items may be dropped off at either of our locations.

Qualifying loans may be skipped for one month - either **May or June** - (1) monthly, (2) bi-weekly or semi-monthly, or (4) weekly payments. All skipped payments must fall within the same month. To qualify, loans need to be: 1) CLOSED-END (most vehicle, student, and personal loans qualify), 2) have at least one payment already made, and 3) not be past due at the time of your Skip-A-Payment request.

Applications must be received at least ONE WEEK before the loan due date.

SKIP-A-PAYMENT APPLICATION					
BORROWER NAME			CO-BORROWER NAME		
ADDRESS			CITY	STATE	ZIP
PHONE NUMBER			MKCU ACCOUNT NUMBER		
LOAN NUMBER	PAYMENT AMOUNT	MONTH TO SKIP	LOAN NUMBER	PAYMENT AMOUNT	MONTH TO SKIP
LOAN NUMBER	PAYMENT AMOUNT	MONTH TO SKIP	LOAN NUMBER	PAYMENT AMOUNT	MONTH TO SKIP
LOAN NUMBER	PAYMENT AMOUNT	MONTH TO SKIP	LOAN NUMBER	PAYMENT AMOUNT	MONTH TO SKIP
By signing this form, I/we request to skip the loan payments referenced above. I/we understand that finance charges will continue to accrue on all skipped payments and that skipping my payment(s) will extend my loan(s) by one month beyond the original loan end date.					
All borrowers on the loan(s) referenced above must sign this form. If the borrowers on the loan(s) identified above are different, a separate form is required.					
»» _____ Borrower's Signature			»» _____ Date		
»» _____ Co-Borrower's Signature			»» _____ Date		

Any automatic transfers, ACH distributions, and ACH origination payments will be suspended for the Skip-A-Payment month. Applications must be received at least one week prior to your loan due date(s). MKCU will not reverse any payments that are made during the month skipped if this application is not received at least one week prior to the loan due date. The Skip-A-Payment program only applies to payments due in May or June. Member account must be in good standing. Participating in the Skip-A-Payment program does not change your current loan payment amount, but it does extend the term of your loan by one month. Interest will continue to accrue on the balance of the loan from the last payment date. The donation(s) you make to Moundridge Food Pantry or Buhler Community Food Pantry will not be applied to the principal or interest of your loan. Regular monthly payments will resume in the month following the month you skip your payment. If you have GAP Protection, any amount of the loan that is skipped or delinquent may not be covered under GAP Protection. Mid-Kansas Credit Union reserves the right to reject any Skip-A-Payment request. Federally insured by NCUA.

Feel free to give us a call at (620) 345-2980 with any questions or concerns.
Completed forms may be dropped off at either of our locations, or mailed to:
Mid-Kansas Credit Union - PO Box 608, Moundridge, KS 67107