



**HEART O' TEXAS FEDERAL CREDIT UNION
SKIP-A-PAYMENT AUTHORIZATION**

Mail to: P.O. Box 11, Waco, TX 76703

Fax to: (254) 751-1141

Member must be in good standing, and all loans must be current for at least the past 90 days to be granted a skip payment. You may not apply for a skip payment until you have made a minimum of 3 consecutive payments on your loan. Mortgage, Home Equity, Student Loans, and Overdraft Protection Loans are not eligible for skip payment. You may skip up to a maximum of two monthly loan payments per loan per year. However, you may not skip two consecutive monthly payments.

By signing below, you authorize Heart O' Texas Federal Credit Union to deduct the \$25 processing fee (per loan) from the available funds in your account (savings or checking), unless a separate check accompanies this request. You also acknowledge that your loan(s) will continue to accrue interest during the deferral period, and your loan(s) maturity date will be extended. Guaranteed Asset Protection (GAP) may be affected with an approved skip payment. **NOTE: (*) indicates required information**

*Account Number

*Phone Number

*Borrower Signature

*Date

Co-Borrower Signature (if applicable)

Date

*Loan Number Payment Amount(\$)

Loan Number Payment Amount(\$)

Loan Number Payment Amount(\$)

Loan Number Payment Amount (\$)

OFFICE USE ONLY

Loan #

Due Date

Maturity Date

Loan #

Due Date

Maturity Date

Loan #

Due Date

Maturity Date

Loan #

Due Date

Maturity Date

Approved By:
Date/Teller #/ Initials

Processed By:
Date/Teller #/ Initials

Reviewed By:
Date/Teller #/ Initials