

Yes! I Want to Skip-A-Pay!*

1. Print clearly.

Name _____ Last 4 Digits of Social Security # _____
Street _____ Apt. # _____
City _____ State _____ Zip _____
Day Phone # _____ Cell # _____ Email _____

Select the loans for which you would like to skip payments.

There is a \$30 per loan Skip-A-Pay processing fee that will be added to each loan balance.

Loan Account # _____ Loan Type _____
Loan Account # _____ Loan Type _____
Loan Account # _____ Loan Type _____

2. Read, sign, date, and return to RiverLand (for fastest processing, fax to 504.576.5805).

By deferring payment(s), I/we understand that interest will still accumulate on the outstanding balance and that, by taking advantage of this offer, the final loan payment may be extended by 30 days. If payments are weekly, bi-weekly, semi-monthly, or monthly, 30 consecutive days of payments will be skipped. Payments made through payroll deduction or Direct Deposit will be deposited into my savings account for the period. I/We will resume payments as scheduled (the unpaid interest will be collected first), and all the terms and conditions will apply, following the period skipped. I/We also understand that by choosing to skip payments on a vehicle loan having a Guaranteed Asset Protection policy, I/we will be responsible to repay to the Credit Union any skipped payments in excess of the policy limitations or expiration date. I/We understand there is a \$30 processing fee per loan that will be added to the loan balance, and this fee is included in the finance charge for the billing statement on which the fee appears, causing the APR to exceed the contracted rate. I/We accept that all of my/our accounts with RiverLand Federal Credit Union must be in good standing, that Skip-A-Pay is offered as a courtesy service and is not guaranteed, and final approval is at the discretion of the Credit Union.

Signature _____ Date _____
Signature _____ Date _____
Signature _____ Date _____

3. Do not submit applications more than 10 days prior to when payments are to be skipped.

Applications will be processed when they are received, and you will skip all qualifying* loan payments scheduled in the next 30 days (allow three business days for processing). To take advantage of this offer, your completed application must be received by **August 31, 2018**.

Fax, mail, send, or deliver your completed application to:

504.576.5805 • RiverLand Federal Credit Union, 639 Loyola Avenue – Suite 220, New Orleans, LA 70113
Entergy Mail: L-ENT-RCU • Send us a secure email via riverlandfcu.org

*The following loans are not eligible for Skip-A-Pay:

- Delinquent loans and loans with late payment history
- Accounts not in good standing
- Loans that may exceed 20-year terms
- Loans with balances less than \$1,000
- Any type of Real Estate Loan
- Modified Loans
- Consolidation Loans
- Revolving Lines of Credit
- Grand Loans
- Mastercard® Accounts
- Revoked Mastercard® Loans
- Payday Loans

For more information, call one of our friendly account representatives: 504.576.5800x3 or 800.586.4RCU(4728)x3.