

# HOUSTON BELT & TERMINAL FEDERAL CREDIT UNION

## SKIP A PAYMENT

By submitting this skip-a-payment coupon to HB & T FCU, I am requesting that my loan payment (one monthly payment or two bi-weekly payments) for the month of \_\_\_\_\_ be deferred. I understand this coupon cannot be used:

- 1) In the first three months of my loan.
- 2) Within twelve months of a previous skip-a-payment.
- 3) If my loan is past due at the time it is being submitted.
- 4) Towards any other loan.

I further understand that by skipping a payment, I am not reducing my loan balance, but merely deferring the selected month's payment(s). Interest will continue to accrue on my unpaid balance. This coupon does not in any way change my legal obligation to the credit union or my loan agreement, which provides for regularly scheduled payments. A \$25 fee per loan will be applied.

Reason or purpose: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Name: \_\_\_\_\_ Account# \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Credit Union Use Only

Loan Officer Approval: \_\_\_\_\_ Date: \_\_\_\_\_