Special Exception in response to COVID-19: If you have a signature or auto loan with America's Christian Credit Union (ACCU) you may qualify to skip your payments for a three (3) month period if you have lost your job or your household income has been significantly reduced as a result of COVID-19. The loan identified below must in good standing at the time the request is received; You cannot be delinquent on the loan when the request is received. Additional restrictions may apply.

To apply please print this form and fax or mail it to:						
Mail – America's Christian Credit Union Attn: Loan Servicing Department P.O. Box 5100 Glendora, CA 91740-5100	Fax – 626-208-5434 Attn: Loan Servicing Department					
Personal Information:						
Member's Name:		Best Contact Phone #:				

Email:		By proving my email address, I consent to receiving electronic communications regarding this request.		
Account #:	Loan #:		Date:///	

Purpose of Skip, Place of Employment, and Additional Comments:

Signature and Certification:

Skipped payments on auto loans are not covered by GAP. All transactions are governed by California State Law. If loan is protected by Member's Choice™ borrower security debt cancellation protection, these charges will continue to accrue.

IMPORTANT CHANGES TO YOUR LOAN. A Skip Pay is a modification of your loan. If you skip a payment, you agree to amend the terms of your original agreement and repay the entire unpaid balance and interest on your loan. Your loan term will be extended by three (3) months. Interest will continue to accrue on the unpaid balance of your loan; skipping a payment will increase the amount of interest you pay over the life of the loan.

SKIPPED PAYMENTS. No payment will be required on your loan for the months skipped, however, you are required to resume your regularly scheduled payments as agreed above.

AUTOMATIC PAYMENTS. You are responsible for suspending automatic payments you have initiated for the month from another financial institution in which you are skipping a payment. ACCU will not reject an automatic payment received from another financial institution for your loan payment. For an ACH origination where ACCU is the originator, a request to stop a transfer must be received at least three (3) business days prior to the scheduled transfer date. ACCU reserves the right to deny any request to skip payments. If your request is not approved, you will be contacted within three (3) business days of receipt of your request.

By signing below, I am acknowledging that I would like to request the three (3) month skip-a-payment option for the loan(s) listed above.

Name:

Date: ____

Signature:

Rev. 03/2020



AMERICA'S CHRISTIAN