

SKIP-A-LOAN Payment

IN DECEMBER OR JANUARY!

APPLY FOR
A **VISA**
FOR HOLIDAY
SHOPPING



Simply complete the Skip-A-Loan payment form and email it to skipapay@choiceone.org, mail it, fax it, or bring it in to the nearest Choice One office. Vehicle and personal loans are all eligible.



Skip-A-Pay Application Form

☐ YES, I would like to skip a loan payment in (choose one) ☐ December 2025 ☐ January 2026

Type of Skip-A-Loan Payment* ☐ Vehicle Loan ☐ Personal Loan

☐ I understand the cost of Skip-A-Loan Payment is \$35.00.*

Member Name _____ Loan Number _____

Phone _____ Email _____

Interested in lowering monthly payments? ☐ Yes ☐ No Interested in refinancing your mortgage? ☐ Yes ☐ No

Interested in a Visa Credit Card? ☐ Yes ☐ No Interested in a Visa Balance Transfer? ☐ Yes ☐ No

***A \$35.00 processing fee per loan** will automatically be deducted from your share account. Interest will continue to accumulate on your loan during the month you skip your payment. Each member is allowed to skip a payment twice during the designated time per calendar year. All requests to skip a payment must be approved by the loan department. Home Equity, MAPS, Shared Secured and 90 Day Balloon Loans are not eligible for the program. This is a special offer, all accounts must be in good standing to be eligible. Fee must be in the account at the time of application.

Member Signature _____

Date _____

Co-Borrower Signature _____

Date _____

Bring this form to the credit union, email to skipapay@choiceone.org, fax it to 570-822-2272 or mail to: Choice One Community Credit Union, Loan Department, P.O. Box 1205, Wilkes-Barre, PA 18703-1205.

Credit Union Use Only:

By signing this form you agree to amend the terms of your original agreement and to repay the entire unpaid balance of \$ _____ plus interest at _____ % by paying \$ _____ every _____ (payment frequency) beginning _____ (date).

Date of Charge _____ By _____