

TAKE A Holiday BREAK

WITH *Skip-a-Pay*

SKIP YOUR
NOVEMBER,
DECEMBER
OR JANUARY
PAYMENT!*

We can help you have more cash to do the things you
enjoy by skipping a SAFCU loan payment.

Qualifying Loans: Auto & Motorcycle Loans | RV & Boat Loans | Personal Loans

Complete the form below and return it to the credit union. Once we receive your request, your account will be reviewed. If you qualify, your due date will be advanced one month from the skipped month's due date. There is a one-time administrative fee to skip your payment.

Skipping a payment is easy!

Simply complete the **Request a Skip-a-Pay form** and return it to us using one of the following methods:

EMAIL: safcu@safcu.org | **FAX:** (714) 834-0461 | **MAIL:** 800 W. Santa Ana Blvd., Santa Ana, CA 92701

Yes! **I would like to skip my loan payment for the following month (check one):**
☐ November 2025 ☐ December 2025 ☐ January 2026

I understand interest will continue to accrue and the skipped payment will extend my loan's maturity date.

Account Number(s) _____ Phone Number _____

Loan(s) to be Skipped _____ Signature _____

Administrative Fee Payment: ☐ Deduct from Savings ☐ Deduct from Checking ☐ Check/Money Order Enclosed
\$30 for monthly loan payments between \$25 - \$499.99 • \$60 for monthly loan payments greater than \$500

**For more information, please call us at
(800) 541-2546 or visit us online at safcu.org.**



Santa Ana
Federal Credit Union
tu amigo financiero

*Funds must be available in order to deduct the correct administrative fee from your Santa Ana Federal Credit Union account. You can take advantage of this offer provided none of your Santa Ana Federal Credit Union loans or credit balances are delinquent or in bankruptcy proceedings. Accounts with unpaid fees must be paid in full. At least 6 payments must have been made on a new loan to be eligible for this offer. Only two Skip-A-Pay requests will be approved per 12 month period. The following loans do not qualify for Skip-a-Pay: Business-Secured Loans, Commercial Loans, Delinquent Loans, Lines of Credit, Single Pay Loans, Loans paid ahead more than 90 days, Real Estate Loans, Visa Credit Card Accounts. Each skipped payment has an administrative fee based on your monthly loan payment - \$30.00 for monthly loan payments between \$25.00 - \$499.99 and \$60.00 for monthly loan payments greater than \$500. The interest on your loan will continue to accrue and the skipped payment will set your expected pay-off date back more than one month. If you have GAP insurance, skipped payments may be considered as delinquent payments if within the past 12 months. If your loan payment(s) is/are automatically deducted from your paycheck or from another institution, we will deposit your payment into your regular SAFCU savings account (Share 1) on your payment due date. You understand this type of arrangement does not constitute a new loan; however, the terms and conditions of your current loan(s) will change in that the payment(s) deferred plus interest will be extended at the end of your original loan(s) term.

This credit union is federally insured by the National Credit Union Administration and is an Equal Housing Lender.