



**Union Pacific Streamliner Federal Credit Union**  
Coronavirus Response Skip-A-Payment Program

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

Co-Borrower Name: \_\_\_\_\_

Daytime Phone: ( \_\_\_\_\_ ) \_\_\_\_\_ E-Mail: \_\_\_\_\_

**Requested Loans for Skip-A-Payment:**

Loan Suffix	Description/Collateral	Payment Amount	Due Date

**Return completed form with the \$5.00 per loan Skip-A-Payment Fee.**

**How would you like to pay the \$5.00 per loan fee?**

\_\_\_\_\_ Deduct \$ \_\_\_\_\_.00 from my **Union Pacific Streamliner FCU** Checking Account.

\_\_\_\_\_ Deduct \$ \_\_\_\_\_.00 from my **Union Pacific Streamliner FCU** Savings Account.

\_\_\_\_\_ I have enclosed a check for \$ \_\_\_\_\_.00

**Which month would you like to skip? Choose one (1)**

\_\_\_\_\_ April 2020. **Signed form must be received by 4:30 PM CST on 04/03/2020.**

\_\_\_\_\_ May 2020. **Signed form must be received by 4:30 PM CST on 04/25/2020.**

\*Your loan(s) must be on the credit union books for at least 12 months. Deferrals will **NOT** be offered on 1<sup>st</sup> Mortgage, Home Equity Line of Credit, Business loans or any Real Estate secured loans. Other excluded loans include Overdraft Protection, Visa Platinum, Visa Gold, and Visa Classic. You may only defer the same loan payment **ONE TIME** during the Skip-a-Payment promotion. Deferrals will **NOT** be offered on any loans that have been delinquent or are delinquent now. All requests are subject to Union Pacific Streamliner FCU approval. Must meet credit requirements. \$5.00 fee per loan.

I/We understand that interest will continue to accrue during the month skipped and the loan is extended one month beyond contracted maturity date. I/We understand there is a \$5.00 fee per loan. By signing below, you agree to the terms and conditions.

Borrower's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Borrower's Signature:\*\* \_\_\_\_\_ Date: \_\_\_\_\_

\*\*All parties to the original loan agreement, including co-borrowers, must sign

By participating in Union Pacific Streamliner Federal Credit Union's (UPSFCU) Skip-a-Payment program, you request that UPSFCU defer your loan payment(s) as indicated. You agree and understand that 1) Finance charges will continue to accrue at the rate provided in your original loan agreement, during and after this time 2) Deferring your payment will result in your having to pay higher total finance charges than if you made your payments as originally scheduled 3) The payment deferral will extend the term of your loans(s) for one month beyond contracted maturity date 4) You will be required to resume your payment(s) the following month 5) If you elected GAP or life and/or disability insurance the coverage will not be extended beyond the original maturity date.

<b>Return via US Mail</b> Union Pacific Streamliner FCU 1400 Douglas Street Mail Stop 0040 Omaha, NE 6819-1001	<b>Return via Fax</b> 402-341-8072	<b>Return via Email</b> lending@upcu.org
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