

# Give Your Budget a Break with Skip a Payment



As a valued AurGroup member, you may be able to Skip-a-Payment – one monthly, two bi-weekly, or two semi-monthly payments – on your credit union loan. **Have more than one loan?** You can Skip-a-Payment on each. And, you can skip payments on your loan(s) up to two times a year!

Take advantage of this great offer for just \$35 per loan. If you normally make your loan payment by check, you won't need to send a check for the month you skip. If your loan payment is made by Payroll Deduction or Direct Deposit, your payment for the month you choose to skip will automatically be transferred to your Saving or Checking account for immediate withdrawal. *(Please note: AurGroup is not able to stop automatic loan payments initiated by a bill payment system. These payments must be stopped by the member.)*

Sign up for our Skip-a-Payment program by providing the following information on the coupon below.

**You may fax this completed form to 513-612-7761, scan & email it to  
loanservicing@aurgroup.org,  
or deliver it personally to the credit union.**

### Skip-a-Payment Coupon

Member Name (please print): \_\_\_\_\_ Daytime Phone #: \_\_\_\_\_

Member Acct. # or SS #: \_\_\_\_\_

Indicate which month you'd like to skip:

\_\_\_\_\_ (due by the 20<sup>th</sup> of the month prior to the skip request)

Fill in the loan account number(s) with description that you want to skip payment on.  
*(For example: Loan Acct. # 1234500 – Description: 2020 Ford Escape)*

Loan Acct. # \_\_\_\_\_ Loan Acct. # \_\_\_\_\_

Description \_\_\_\_\_ Description \_\_\_\_\_

You may deduct \$35 for each loan skipped from my (check one): *\*Please note: Fees will be taken at the time in which your loan request is processed and cannot be automatically deducted from any participating Skip-a-Pay loan payment.*

- Share Savings**    
  **Checking**    
  **Secondary Savings**    
  **Check Enclosed**

Your Signature: \_\_\_\_\_ Joint Signature, if necessary: \_\_\_\_\_

By signing above, you authorize AurGroup Financial Credit Union to advance your loan due date by one month and understand that this may extend the maturity date of your loan. Interest will continue to accrue during the month you skip your payment, and when payments resume, the unpaid interest will be collected first. Members can skip up to two, non-consecutive loan payments a year. Members must be in good standing, and the loans must be current to participate. AurGroup reserves the right to refuse any Skip-a-Payment request. Payments made through Payroll Deduction or Direct Deposit will be transferred to your Savings or Checking account during the month you choose to skip and will be subsequently available for withdrawal. Home Loans, Home Equity Loans, Back-to-School Loans, Holiday Loans, Everyday Loans, Loans newer than four months and Loans past due are not eligible for the Skip-a-Payment program. Each AurGroup account is privately insured up to \$250,000 by American Share Insurance (ASI). By members' choice, this institution is not federally insured. Member accounts are not insured or guaranteed by any government or government sponsored agency. Equal Opportunity Lender.

AurGroup Financial Credit Union, 8811 Holden Blvd. Fairfield, OH 45014