

Skip-A-Pay Application, Disclosure and Agreement



MEMBER INFORMATION

PRIMARY BORROWER _____ MEMBER NUMBER _____
 CO-BORROWER _____ DAYTIME PHONE # _____

LOAN INFORMATION

<input type="checkbox"/> \$30	LOAN # _____	PAYMENT	<input type="checkbox"/> CASH	<input type="checkbox"/> PD	<input type="checkbox"/> TRANSFER	<input type="checkbox"/> ACH	SKIP MONTH	_____
<input type="checkbox"/> \$30	LOAN # _____	PAYMENT	<input type="checkbox"/> CASH	<input type="checkbox"/> PD	<input type="checkbox"/> TRANSFER	<input type="checkbox"/> ACH	SKIP MONTH	_____
<input type="checkbox"/> \$30	LOAN # _____	PAYMENT	<input type="checkbox"/> CASH	<input type="checkbox"/> PD	<input type="checkbox"/> TRANSFER	<input type="checkbox"/> ACH	SKIP MONTH	_____
<input type="checkbox"/> \$30	LOAN # _____	PAYMENT	<input type="checkbox"/> CASH	<input type="checkbox"/> PD	<input type="checkbox"/> TRANSFER	<input type="checkbox"/> ACH	SKIP MONTH	_____

TOTAL AMOUNT DUE _____ FEE PAID VIA RBCU ACCT CHECK/CASH PROPAY

I/we authorize RBCU to skip my payments on the loans listed above. I/we agree to pay the required non-refundable processing fee(s) per loan. I/we agree to all provisions and requirements of the program as outlined in the disclosures and all borrowers have signed the form.

Borrower Signature

Date

Co-Borrower Signature

Date

COMPLETE AND RETURN TO:

Attn: Skip-A-Pay Dept Redbrand Credit Union P.O. Box 4128 Bartonville, IL 61607

By signing above, you authorize Redbrand Credit Union to defer the requested payment and the payment will be added to the end of the original term of the loan, plus any previous deferrals. All terms and provisions of the original loan agreement are unchanged and remain in full force and effect. Interest will continue to accrue on the unpaid balance during the month you skip your payment. When payments resume the unpaid interest will be applied first. Loan deferrals may reduce potential GAP claim or credit insurance benefits. The \$30 non-refundable processing fee per loan will automatically be deducted from your account unless other payment arrangements have been made. Loan payments made through Payroll Deduction or ACH Origination (debited from another financial institution) will be processed as normal and funds deposited into your RBCU primary share (savings) account. Loan payments set on Automatic Transfers will be adjusted according to the transfer frequency equal to one month's payment. All loans and accounts must be in good standing – invalid address, negative accounts, delinquencies or title issues may need corrected prior to the allowance of a skip-a-pay. The first full contractual payment must be applied to the loan before being eligible for skip-a-pays. Maximum of two (2) deferral per calendar year. Minimum of one (1) regularly scheduled monthly payment between eligible skip-a-pay months. Loans can only be deferred twelve (12) times in the life of the loan. Home loans and credit cards are ineligible for skip-a-pay. All skip-a-pay requests must be received at least five days prior to your next scheduled payment date to be processed. Redbrand Credit Union reserves the right to deny any request.

CU USE ONLY

DATE RECEIVED _____ CU EMPLOYEE _____ PROCESSED DATE _____



Together, we're stronger. With the people you know.

As a result of the merger of Redbrand Credit Union ("Redbrand") with and into R.I.A. Federal Credit Union, which completed on May 1, 2026, **Redbrand is now a division of R.I.A. Federal Credit Union.**

By signing this letter, you are acknowledging that you understand you are doing business, transacting, and/or depositing with R.I.A. Federal Credit Union through Redbrand.

If you have additional questions about the merger and R.I.A. Federal Credit Union, please visit riafcu.com/merger or contact us at **(309) 697-1447**.

Member Signature: _____

Date: _____

Joint Owner Signature: _____

Date: _____

Redbrand Credit Union has merged with R.I.A. Federal Credit Union
Visit riafcu.com/merger for the latest information and FAQs