

DASH to DEFER



2022 APPLICATION

First Name

Last Name

Account Number

Street Address

City

State

Zip Code

Save this form to your computer, fill it out completely, and submit via Secure Messaging in your Online Banking account. Or, you may print the form, fill out, and return to any branch. Your form must be received in-branch no later than five (5) days before your payment due date. Loan must meet eligibility requirements to qualify.

A \$25.00 fee will be applied to the balance of each loan you defer.

If your loan is on an automatic payment, you are responsible for suspending your payment.

Indicate the loan and month to defer (one month per loan).

Loan Type

(Home Equity/Mortgages Loans/Credit Card ineligible)

Suffix

Month To Skip

Nov. or Dec.
Nov. or Dec.
Nov. or Dec.
Nov. or Dec.
Nov. or Dec.

EMPLOYEE USE ONLY:

Teller Number: _____ Date: _____

Member verified eligible: Yes No



IMPORTANT NOTICES AND DISCLAIMERS

For each eligible loan, you may defer one payment. This entire form must be filled out completely, signed and returned via the included return envelope or delivered to any Kirtland FCU branch. First mortgage loans, home equity loans, home equity lines of credit, credit cards, lines of credit, ARK loans, Fresh Start loans and loans originated after September 1, 2022, are NOT eligible for the Payment Deferral Program. Your membership must also be in good standing to be eligible. If approved, your regular monthly payments will resume immediately following the month you indicate on the request form. Loan(s) must be current at time of Payment Deferral. By submitting the official Payment Deferral form, you authorize Kirtland FCU to defer your November or December loan payment. Deferring payments can affect payment protection and GAP coverage. See your agreement for details.

All Eligible Loans: Kirtland FCU will add a \$25 processing fee (per loan) to the principal loan balance and advance your loan due date by one month. This may extend the maturity date of your loan. Interest will continue to accrue on the unpaid principal balance, including the processing fee, and when payments resume, the unpaid interest will be collected first.

You also acknowledge that this request does not change your legal obligation to the Credit Union, that your agreement with the Credit Union provides for regular monthly payments and the Credit Union is merely informally permitting you to defer payment for the month indicated. The processing fee is non-refundable and constitutes a payment deferral request. For automatic loan payment deductions, this payment deferral will affect one month of deductions. If you have automatic payments or an auto transfer, whether through Kirtland FCU or an outside source, or another financial institution, you are responsible for suspending your payments for any deferred loans and resuming them before the next payment is due.

Log into online banking or call 1-800-880-5328 for assistance with altering a Kirtland FCU automatic payment. 10-2022.