

WHAT ARE THE SKIP-A-PAY PROGRAM ELIGIBILITY REQUIREMENTS?

- The loan must have been open for at least six months.
- The loan cannot be more than 15 days past due at the time the skip-a-payment request is made.
- Mortgages and home-equity loans are not eligible.
- Highway Crossroads Credit Union reserves the right to decline a Skip-A-Payment request due to poor payment performance or any other circumstance we deem derogatory related to a member's account(s).
- Interest continues to accrue on skipped payments based on the outstanding principal balance. This may result in a reduction in the amount of principal paid by subsequent payments.
- Any credit life, disability, debt protection, and/or GAP coverage on a given loan may not extend beyond the original maturity date.

If you have any further questions about this, call us at 573-472-5373 or send us a message.