



## Automobile Payment Vacation Request

**Yes, I want to skip my next payment on my qualified NIHFCU auto loan**

**Payment Vacation Amendment to Auto Loan Agreement:**

1. I want to skip my qualified auto loan payment. I understand that I will need to make up the payment skipped.
2. I understand that assuming I make only minimum payments, skipping a payment **will delay the payoff of the loan and result in additional finance charges.**
3. By signing this amendment to my auto loan agreement, I authorize you, NIH Federal Credit Union, to extend the payment schedules.
4. I understand that it takes **5 business days** from the day you receive this request to implement the skip payment request. For example, if I want to skip my August payments, NIH Federal Credit Union must **receive** this form 5 business days before the date of the payment that the skip is being requested for.
5. I understand that I cannot skip the payment on any auto loan I have had with NIH Federal Credit Union for fewer than 12 months.
6. I understand my loan must be contractually up to date as of the date of this agreement.
7. Except for the payment schedule, all of the terms of my loan agreement remain the same.

_____		_____	_____	_____
First Name	MI	Last Name	Member Number	
_____		_____	_____	_____
Email Address	Date of Birth	Last 4 No of SS#:		
_____		_____	_____	_____
Phone Number		Best Time To Call		
_____		_____	_____	_____
Co-Member's Full Name				
_____		_____	_____	_____
Signature		Date		

**If your payment is made automatically through another institution please check here [ ]**

**Note:** Your qualified auto loan payment must be up-to-date before you can skip. If you have an account with a negative balance, or any past due loan with NIH Federal Credit Union you are not eligible for the Payment Vacation program. You may only participate in the Payment Vacation program once every 12 months. Your loan must be at least one year old in order to participate in Payment Vacation. Please insure that all borrower's and co-borrower's have agreed to this form. If you have any questions, please call 877.398.0928.

**- To submit your completed form, please -**

- Fax: to 301.296.3378 (Attention: Consumer Lending), or
- Stop by any NIHFCU branch, or
- Mail to: NIH Federal Credit Union (Attention Consumer Lending) P.O. Box, 6475, Rockville, MD 20849-6475
- Please do not submit by email