



\*\*Skip-A-Payment requests may only be granted for loans on which the payment is not currently past due. The Skip-A-Payment program is not available on real estate-secured loans or on Visa credit card accounts. A fee of \$25.00, payable in advance, is assessed for each skipped payment and you must have made your first payment on the associated loan. Skip-A-Payment requests are generally limited to one per eligible loan per calendar year. If your loan is secured by non-real estate collateral, and you purchased G.A.P. (guaranteed asset protection) insurance on your collateral vehicle or goods at the time your loan was created, payments deferred using the Skip-A-Payment program are limited to 2 (two) skipped payments over the entire term of the associated loan. Funds which would ordinarily be deducted from an incoming direct deposit and applied to your loan as a regular payment will not be available for your use until the direct deposit has been received by the credit union and has been credited to your account. Inquiries pertaining to the Skip-A-Payment program may be directed to:

**Ravalli County FCU, P.O. Box 598, Hamilton, MT 59840**

**Or call: 363-4631**

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