



COVID-19 Skip-A-Payment Available

We're committed to helping our members who may be experiencing hardships as a result of the COVID-19 virus. Because we understand it may be difficult to make payments on time, we are offering our members a no fee loan modification/skip-a-payment option for those affected by the COVID-19 virus. If you would like to take advantage of this option, you may choose to skip the April, May, or both payments on your CCU loans by completing the request on the reverse side. Return to the credit union to relieve some of the financial stress you may be experiencing.



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COVID-19 Loan Modification Skip-A-Payment Request

Name _____
 Member Number _____
 Current Address _____
 Street _____
 City/ State/ Zip _____
 Email Address _____
 Best number to contact you _____
 Signature _____ Date _____

Indicate the month(s) you wish to skip your payment

April May Both

Indicate the loan(s) you wish to modify/skip

Note _____ Normal Payment \$ _____

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By signing above, you understand and agree to the following terms and conditions. Champion Credit Union, Inc. will extend your final loan payment by the number of monthly payments you are skipping. Finance charges will continue to accrue on your loan during the month(s) you skip your payment at the rate in your original loan agreement. Premium charges for Credit Protection will continue to accrue on the loan during the skipped payment period. GAP coverage may have claims reduced due to the skipped payment(s). The loan(s) being modified may not currently be more than 45 days delinquent. You will be required to make your normal monthly payment on the due date in the month following the skipped payment(s). Other conditions may apply. All loan modification/payment skip requests are subject to credit union approval. For loans secured by a residence that have an escrow account attached to the loan, you understand by modifying the loan and skipping the payment(s), you may experience an escrow shortage which may cause an increase to your minimum monthly payment during the following escrow recalculation period.



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