GOVERNMENT SHUTDOWN SKIP-A-PAYMENT REQUEST

LIBRARY OF CONGRESS
FEDERAL CREDIT UNION

LCFCU.ORG | 202-707-5852 |
800-32-LCFCU (52328) | 800-325-2328

Your request must be submitted at least three (3) business days prior to your next payment due date or your request may be denied. A separate request must be completed for each loan. All co-signer(s) and/or co-borrower(s) must sign this request form.

Please submit your completed request form:

- **Fax: 202-707-6418**
- **By Mail:**
  Library of Congress FCU
  8100 Professional Place, Suite 308
  Hyattsville, MD 20785-2229
- **Email:**
  Contact Us to request
  a secure DocuSign form
  CULine@LCFCU.org

Completed forms can also be dropped off in-person at our Madison branch:
101 Independence Ave., SE,
Room LM 634,
Washington, DC 20540-9997

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Borrower Name

____

Co-Borrower Name (if applicable)

____

Account Number

____

Date (MM/DD/YYYY)

____

Loan Identification Number & Type

____

Preferred Skip-A-Payment Month (MM/YYYY)

____

Borrower Phone Number

____

Borrower E-mail Address

The $25 fee will be waived due to the government shutdown.

Members may only be granted a maximum of two (2) skips per loan within a rolling twelve (12) month period. To qualify, the member must be in good-standing, all loan payments must be current (i.e., have no amount past due), and eligibility shall be subject to Library of Congress Federal Credit Union's ("LCFCU") approval.

GOVERNMENT SHUTDOWN SKIP-A-PAYMENT REQUEST CONTINUED

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By participating in LCFCU's Skip-A-Payment program (the "Program"), you request that LCFCU defer your loan payments as indicated. You agree and understand that finance charges will continue to accrue at the rate provided in your original loan agreement, during and after this time; deferring your payment will result in your having to pay higher total finance charges than if you made your payment as originally scheduled; the payment deferral will extend the terms of your loan(s) and you will have to make extra payment(s) after your loan(s) would otherwise be paid off (excludes Certificate-secured loans which require a new loan to be executed upon maturity of Certificate); you will be required to resume your payments the following month. If you elected Guaranteed Asset Protection (GAP) or Mechanical Repair Coverage, the coverage will not be extended beyond the original maturity date; certain restrictions may apply; **the Program excludes all real estate loans, line of credit and credit cards; all deferrals are subject to LCFCU approval.**

Automatic transfers or payroll distributions to an LCFCU account or loan from another financial institution will NOT be stopped automatically. Please contact that financial institution to stop that funds transfer.

Borrower Signature ____________________ *Date* ____________________

Co-Borrower Signature (if applicable) ____________________ *Date* ____________________