



Loan Deferment or Due Date Change Request

Complete the following information:

Name: _____ Member Number: _____ Loan ID: _____

Address: _____ City: _____ State: _____ Zip: _____

Check if new address

Best Contact Number: _____ Best Email Address: _____

Employer Name: _____

Loan Type*

Unpaid Balance

* Visa Credit Card, Personal Line of Credit, Share Secured Loan, Equity Loan, Equity Line of Credit, mortgage loan and bankruptcy accounts are not eligible for deferments.

Complete one of the following sections: (Due Date Change or Deferment Request)

1) Due Date Change:

Permission requested to change payment due date from _____ to _____
(Auto, Boat, RV, Personal, Shared Secured loan, Fixed Equity loans only)

Reason for due date change: _____

2) Deferment Request:

Permission requested to defer payment due on _____ (Payment due date).

Describe financial hardship / Reason for deferment request: _____

By signing this agreement, I/we understand that:

- A. Signed deferment and due date request must be submitted for review and approval.
- B. I may be eligible for no more than 1 (one) deferment in any calendar year, excluding the annual December Holiday deferment.
- C. Interest continues to accrue on the unpaid principal.
- D. I/we authorize you to take the \$30.00 per loan deferment fee from Share ID _____.
i I/we understand if there are insufficient funds in the share account, a \$30.00 deferment fee will be added to my/our loan.
- E. If I/we have GAP insurance on my auto loan, GAP will not cover any deferred payments on my loan.
- F. Both borrower and co-borrower must sign the request.
- G. For due date change, I/we authorize to change future payment dates per my original "Authorization Agreement for Preauthorized (Incoming) ACH Loan Payments" request.

Borrower

Date

Co-Borrower

Date

Return completed form in person to a Sacramento Credit Union branch, by fax: 916-560-6661, or by email to consumerlending@sactocu.org.

Credit Union Use Only: