



**Georgia Heritage**  
FEDERAL CREDIT UNION



# SKIP THE PAYMENT. NOT THE MERRIMENT!

## 2026 HOLIDAY SKIP-A-PAY FORM

The holidays can bring plenty of extra expenses. With our Holiday Skip-a-Payment program, you may be able to skip an eligible loan payment and keep more room in your budget for gifts, décor, travel, celebrations, and seasonal necessities. You can opt to skip a loan payment\* in either November 2026, December 2026, or January 2027 on each qualifying loan for a small processing fee of \$35 each. The completed form must be received before the due date as specified on the application.

\*Not all loans are eligible to skip. Terms and conditions apply. Review the full GHFCU Holiday Skip-a-Pay form or see the Credit Union for full program details.



**Apply today to skip your loan payment this holiday season!**

**One form per loan — Check one monthly payment on each qualifying loan for \$35 per payment skipped!**

☐ **November 2026** - Due by 10/16/26    ☐ **December 2026** - Due by 11/16/26    ☐ **January 2027** - Due by 12/16/26

Account # \_\_\_\_\_ Loan # \_\_\_\_\_ Date \_\_\_\_\_

Borrower Name \_\_\_\_\_ Co-Borrower Name \_\_\_\_\_

Borrower Signature \_\_\_\_\_ Co-Borrower Signature \_\_\_\_\_

Georgia Heritage FCU | PO Box 1920 | Savannah, GA 31402

Fax completed form to: 912-629-4055 | Securely email completed form to: [member.service@gaheritagefcu.org](mailto:member.service@gaheritagefcu.org)

**My processing fee will be paid by:**

Enclosed check for \$ \_\_\_\_\_ or deduct processing fee from my GHFCU: Checking # \_\_\_\_\_ Savings # \_\_\_\_\_

\*By signing, I authorize Georgia Heritage FCU to advance my loan payment by one month and acknowledge that this may extend the maturity date of my loan. I acknowledge that this does not change my legal obligation to the Credit Union. Interest will continue to accrue on the unpaid balance during the month I skip my payment at the contractual rate; and when payments resume, the unpaid interest will be collected first. At least six full monthly payments must have been received and the loan be paid current to qualify, with no previous skip-a-payments having been granted since February 2026. A signed, completed skip a payment form must be received before the above designated due date. Georgia Heritage FCU reserves the right to refuse any skip a payment request and previous delinquent payment history on any loan could affect eligibility. First mortgage, home equity loans, personal lines of credit, Phoenix credit builder loans, certain share certificate secured loans, and credit cards are excluded. If I have purchased credit life, credit disability, GAP or a vehicle warranty with my loan, I understand skipping a payment may affect my coverage(s). Review the policy/contract for these details. If approved, my regular monthly payment will resume immediately following the month skipped.