Beach Municipal FCU's

Holiday SKIP-A-PAY

Our Holiday Skip-A-Pay program puts cash exactly where you need it most – in your pocket. To help with your holiday budget, Beach Municipal FCU is offering a Holiday Skip-A-Pay on select loans. Skip your payment and use the money to add some extra cheer to your celebrations!

Qualifying loans may skip either the December 2026 or January 2027 loan payment. If you choose to skip a payment, interest will continue to accrue daily during the month you choose to skip, and your loan may be extended beyond its scheduled payoff date. Members with Guaranteed Asset Protection (GAP) should note that more than two skipped payments during the life of your insured vehicle loan may affect GAP insurance claims. You may skip a payment on more than one loan, but this offer does not apply to First Mortgages, Workout Loans, or Credit Cards. Loans that have already received extensions or modifications this year may not be eligible. If your loan payment is made by payroll deduction/direct deposit, the payment amount will be deposited into your account and will resume as normal the following month.

It's easy to get your extra HOLIDAY CASH!

Complete and detach the coupon below and return it in person or by mail to:

Beach Municipal Federal Credit Union
4164 Virginia Beach Blvd.
Virginia Beach, VA 23452

You may also fax your request to 757.416.6165.

Complete the form online!

Scan the code to the right or visit:
www.beachmunicipal.org/borrow/loan-services/skip-a-payment-program

Members choosing to skip December payments must return the coupon by November 20, 2026. To skip January payments, return the coupon by December 18, 2026.

A portion of the fee will be donated to a Virginia Beach charitable organization within our city and school networks

I understand a $20 processing fee will be deducted from my Share Draft (Checking) Account or Share Account for each loan skipped, and interest will continue to accrue.

CHOOSE ONE: ❑ **Share Draft (Checking) Account** ❑ **Share Account**

Month I'd like to skip:

❑ December ❑ January Loan# _____ Due Date _____ ❑ Other Financial Institution?
❑ December ❑ January Loan# _____ Due Date _____ ❑ Other Financial Institution?
❑ December ❑ January Loan# _____ Due Date _____ ❑ Other Financial Institution?

Please indicate which loans are paid from your account at another financial institution.

Borrower Information:

Member Name: _____ Member Number: _____

Address: _____ City, State, Zip: _____

Phone Number: _____ Email Address: _____

MEMBER SIGNATURE: _____ DATE: _____ CO-BORROWER SIGNATURE: _____ DATE: _____

By signing above, you authorize Beach Municipal FCU to extend your loan term by one month and understand that interest will continue to accrue during the month you skip. Offer limited to members in good standing with qualifying loans. Some loans may require additional disclosures resulting in a 45 day waiting period; therefore, those loans would only be eligible to skip their January 2027 payment. Certain restrictions apply. **LOANS ORIGINATED AFTER AUGUST 1, 2026 ARE INELIGIBLE.** Members will be notified if the Holiday Skip-A-Pay request is denied. Members with Guaranteed Asset Protection (GAP), please note: more than two (2) skipped payments during the life of your insured vehicle loan may affect GAP insurance claims.