Omaha Douglas Federal Credit Union
Skip Payment Winter 2026/2027

As a valued member of Omaha Douglas Federal Credit Union, you may be entitled to skip your monthly (or two bi-weekly/semi-monthly payments). This couldn't come at a better time, and it couldn't be easier to do!

Use this authorization form to Skip Payment on an eligible Omaha Douglas FCU loan* with monthly (1), biweekly/semi-monthly (2) and weekly (4) loan payments.

Name _____ Account #/Loan Suffix(s) _____

Daytime Phone Number _____ Email _____

Return completed form with the $30.00 per loan Skip Payment fee.

How would you like to pay the $30.00 per loan fee?

_____ Deduct from my credit union checking account

_____ Deduct from my credit union savings account

_____ Check for fee is enclosed $ _____

******Signed form must be received in our office at least 7 days prior to your payment due date. Available through January 30, 2027 ******

*Your loan(s) must have at least a 3-month payment history. Deferrals will NOT be offered on Personal Lines of Credit, Mortgage Loans, E-Z Cash Loans, Overdraft Protection, Single-Payment Share/CD Pledge Loans and VISA. You may only defer the same loan payment ONE TIME during the Skip Payment promotion. Deferrals will NOT be offered on any loans that have been delinquent or are delinquent now. All requests are subject to ODFCU approval. Must meet credit requirements. Thirty dollar fee per loan.

By participating in Omaha Douglas Federal Credit Union's (ODFCU) Skip Payment program, you request that ODFCU defer your loan payment(s) as indicated. You agree and understand that: (1) Finance charges will continue to accrue at the rate provided in your original loan agreement, during and after this time. (2) Deferring your payment will result in higher total finance charges than if you made your payment as originally scheduled. (3) The payment deferral will extend the term of your loan(s) for one month beyond contracted maturity date. (4) You will be required to resume your payment(s) the following month. (5) The original terms of your credit insurance (if any) will remain the same.

I/We understand there is a $30.00 fee per loan. I/We understand that each payment skipped adds one additional month to the maturity date. By signing below, I/we agree to the terms and conditions.

Member's Signature _____ Date _____

Co-Applicant Signature** _____ Date _____

**All parties to the original loan agreement, including co-borrowers, must sign,

Please print form, sign and return to ODFCU at least 7 days prior to your payment due date. Available through January 30, 2027.

Mail to:
Omaha Douglas Federal Credit Union
8251 West Center Rd.
Omaha, NE 68124

Fax to:
(402) 444-5484

Scan and email to:
lending@omahadouglasfcu.org

Questions? Call us at:
(402) 444-5999

FOR CREDIT UNION USE ONLY: Date received _____ Original loan due date _____
Due date advanced _____ By_____