

**Today, tomorrow and in the days to come – we take care of our own.**

At Rancho Federal Credit Union, caring for our members is what we do best. From illness to workplace changes, we're here to support you and your family through the uncertainties of this challenging time.

Today, we're introducing the **CARE (COVID-19 Assistance Relief Efforts) Program**, which we created to help alleviate some financial hardships you may be facing. Through the CARE Program, you are able to skip your payments on qualifying loan(s) without paying a processing fee.

**Find some financial relief through our CARE Program's Skip-2-Payments Request Form.**

All you have to do is complete this form and mail, email or fax it back to us. Your loan(s) at Rancho Federal Credit Union must be current, with no collection action pending. If you are not sure about your loan status, or if your loan qualifies, please call us at 866-855-9050.

**Note: Fixed Rate Mortgages are NOT Eligible for Skip-2-Payments**

**Skip May and June 2020 Loan Payment(s) – No Processing Fee!**

Name: \_\_\_\_\_

Last four digits of account number: \_\_\_\_\_

Email address: \_\_\_\_\_

Primary phone number: \_\_\_\_\_

Do you have automatic payments set up?  Yes  No

**MAIL:**  
Rancho Federal Credit Union  
PO Box 2728  
Downey, CA 90242

**EMAIL:**  
memserv@ranchofcu.org

**FAX:**  
562-803-4461

**LOAN 1**

Loan ID number: \_\_\_\_\_

Loan description: \_\_\_\_\_

**LOAN 2**

Loan ID number: \_\_\_\_\_

Loan description: \_\_\_\_\_

**Important to Note**

- The Skip-2-Payments Program option will extend the maturity date of the loan. Interest and finance charges will continue to accrue during the skip period but no late fees will be charged to you as a result. The interest due may be greater than the amount of the next regular loan payment.
- Loan payments made by payroll deduction will be deposited to the share account. If your loan is currently paid by ACH (Automatic) payment from another financial institution, **you need to contact them** to stop the transaction for that particular month and then restart them afterwards.
- Please be advised that if you have GAP and or CUNA Credit Life & Credit Disability coverage on your loan(s), and elect to participate in the Skip-2-Payments Program, future claims may be reduced by the amount of deferred (skipped) payments.
- All loans are not eligible for skipped payments, but our staff will work diligently to find solutions for your needs.

**All borrowers must sign the CARE Program Skip-2-Payments Request Form**

\_\_\_\_\_  
**Primary Borrower's Required Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Co-Borrower's Required Signature**

\_\_\_\_\_  
**Date**