



Disaster Relief Loans and Skip-A-Payment Validation Form

I am requesting disaster relief assistance from AODFCU because I was recently affected by the storms of March 25, 2021.

Member Name: _____

Member Number: _____ **Phone:** _____

Disaster Relief - **Loan Options** (please check each that apply):

• **Disaster Recovery Loan**

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2.00% Fixed Rate APR*

- Up to \$1,000
- Up to 12-month term
- Up to 60 days before 1st payment due

Funds from loan will be utilized for recovery from tornado damage.

Signature: _____ **Date:** _____

*APR = Annual Percentage Rate. Membership required. Documented relief needs as a result of storm damages is required. All loans are subject to credit approval. Rates, terms, and conditions are subject to change without notice. Maximum term of 12 months

• **Emergency Relief Loan**

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As low as 6.15% APR**

- Up to \$5,000
- Up to 24-month term
- Up to 60 days before 1st payment due

Funds from loan will be utilized for recovery from tornado damage.

Signature: _____ **Date:** _____

**APR = Annual Percentage Rate. Membership required. Documented relief needs as a result of storm damages is required. Rates are determined based on credit history and may vary from the rate shown. All loans are subject to credit approval. Rates, terms, and conditions are subject to change without notice. Maximum term of 24 months.

Disaster Relief - Skip-A-Payment

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Yes! I would like to skip my loan payment for the month of:

☐ April 2021 **OR** ☐ May 2021

Loan ID(s):

Signature: _____ **Date:** _____

By participating in AOD Federal Credit Union's Skip-A-Pay program, you authorize AODFCU to defer your loan payment(s) as indicated. You agree and understand that: 1) Mortgage loans, Credit Cards, and loans newer than two (2) months may not be eligible for the skip-a-payment program; 2) Payments made through Payroll Deduction or Direct Deposit transfer may be deposited into your Share Savings or Checking Account for the month skipped and will subsequently be available for withdrawal; 3) FINANCE CHARGES will continue to accrue on the unpaid balance during the month you skip your payment and when payments resume, the unpaid interest will be collected first; 4) Deferring your payment will result in your having to pay higher total FINANCE CHARGES than if you made your payment as originally 5) The payment deferral may extend the maturity date of your loan(s); 6) You will be required to resume your payments the following month; 7) The Disaster Skip-A-Pay is a special program and will not affect your eligibility for a Summer or Winter Skip-a-pay if offered during the year 2021 by AODFCU 8) Payment protection and/or GAP insurance may not apply to the extended loan term. Certain restrictions may apply. The offer expires April 30, 2021 for April 2021 skips and May 31, 2021 for May 2021 skips.