Skip-a-pay

Last Modified on 11/23/2026 1:13 pm EST

Need a little breathing room? Skip-a-pay lets you skip one monthly payment on an eligible consumer loan, up to twice a year.

Who qualifies

- Auto, personal and recreational vehicle loans (not mortgages, home equity or credit cards)
- Your loan has been open at least 6 months and is current
- You haven't skipped a payment on this loan in the last 6 months

What it costs

A $35 processing fee per loan. Interest keeps adding up during the skipped month, and your loan term extends by one month.

How to request it

Sign in, open your loan and select **Skip a payment** at least 5 business days before your due date. You can also call us at (555) 014-3300.