Approving a skip-a-pay

Last Modified on 11/23/2026 1:15 pm EST

Reader group: Lending
In a live knowledge base, only signed-in loan officers and processors would see this page. It's public in this demo so you can explore.

Most skip-a-pay requests come in through online banking and are approved automatically. Requests that don't qualify automatically land in the **Skip-a-pay review** queue.

Review checklist

- The loan type is eligible: auto, personal or recreational vehicle
- The loan has been open at least 6 months
- The loan is current (no more than 10 days past due)
- No skip on this loan in the last 6 months
- The request came in at least 5 business days before the due date

Process it

1. Approve or decline in the queue. Declines need a reason from the drop-down list.
2. The system collects the $35 fee and moves the due date forward one month.
3. The member receives an email confirmation automatically.

A member in financial hardship may need more than one skipped payment. Refer them to the lending manager to talk about a loan modification.