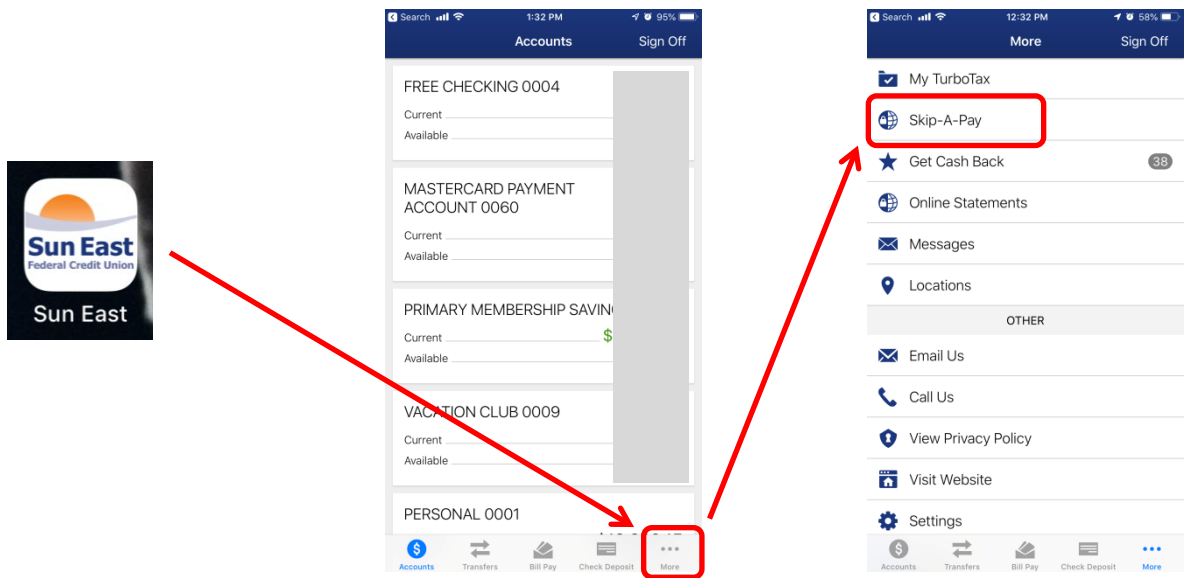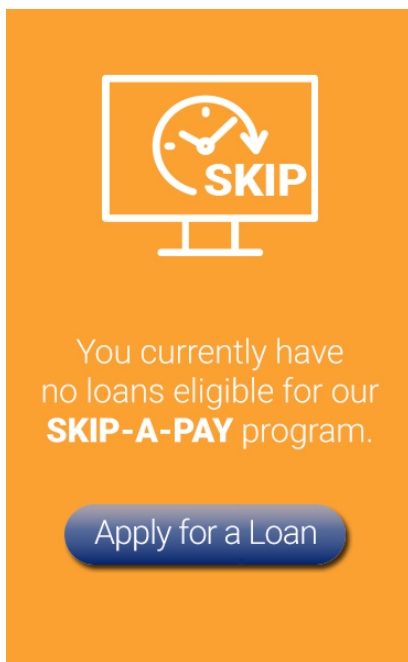# How To Skip-A-Pay in Online Banking

1. Log into Online Banking. If you log in via the Mobile App, you will need to click the "More" button in the bottom right of your screen to find Skip-A-Pay.
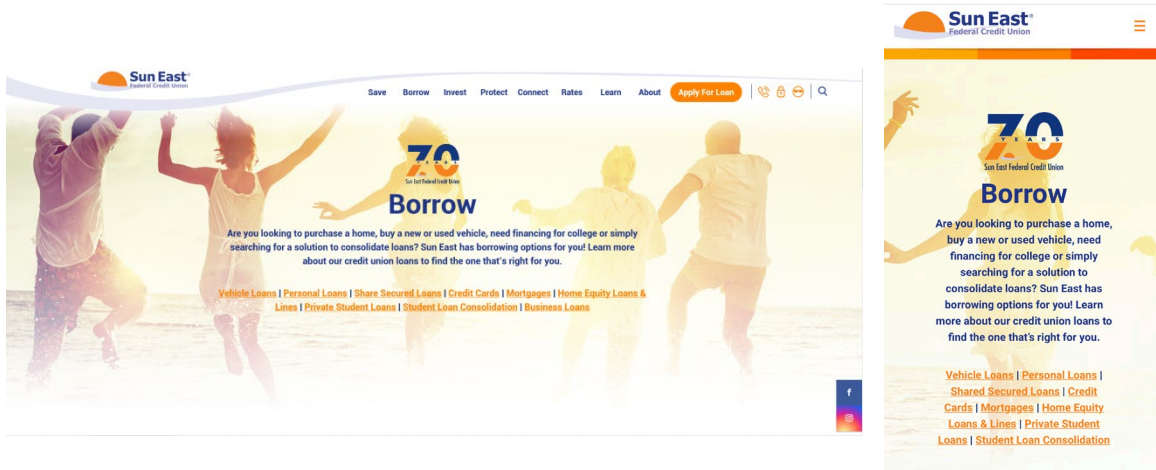

2. On the computer, or Mobile web, look for the area in the center of your Online Banking dashboard that hosts the Skip-A-Pay feature.

    If you do not have an eligible loan(s) to skip, you will see this:

Clicking on "Apply for a Loan" will take you to the Borrow page of www.suneast.org.

3. If you do have an eligible loan(s), you will see an active widget.

4. Choose the loan that you wish to skip. If you only have one eligible loan, you will not see a dropdown box.

One Loan

Multiple Loans

5. Scroll down to read the full text taking note of the $35 processing fee. You will be prompted to choose what account to pay your processing fee out of.

6. Skip-A-Pay Terms and Conditions must be reviewed before proceeding. Once read, check the "I agree to the Terms and Conditions" box.

Skip-A-Pay Terms and Conditions

You must meet the following criteria to be eligible for Skip-A-Pay: All credit union accounts must be current and in good standing; The loan(s) to be skipped must have been open for at least six months; Skip-A-Pay may not be used for consecutive months and is limited to two per 12-month period, with no more than six during the life of the loan(s). By choosing to take advantage of Skip- A-Pay, I understand that this is an application to skip my selected month's Auto and/or Personal loan payment(s). I understand that skipping a loan payment will extend the original maturity date of my loan(s), and that interest will continue to accrue during the skipped period. I understand that, if I elect Skip-A-Pay, my next payment will be due on the first regularly scheduled due date of the following calendar month. I understand that my $35 processing fee, per loan, is nonrefundable and due at the time of approval. I understand that any premium due for Credit Life and Disability Insurance, and/or Loan Shield will still be added to the skipped loan(s). I also understand that I will need to cancel any online automatic or recurring payment transfer(s) for the month my payment is to be skipped, and that all borrowers on the loan(s) being skipped acknowledge these terms indicating consent. I understand that, if I have GAP Insurance through Sun East, the coverage may not be extended beyond 84 months. I understand that, if I purchased GAP Insurance through a dealership, it is my responsibility to review how coverage may be affected by participating in Skip-A-Pay. Offer valid only on Personal or Auto loans (excluding leases). Other terms and conditions may apply and are subject to change. Sun East has the right to refuse any application.

Please note that if your loan is being paid via Bill Pay or if you are using the Sun East Loan Pay widget to make an outside loan payment, you must stop your payment for the month.

7. Press "Continue."

One Loan

Multiple Loans

8. Review the information associated with the loan that was chosen to skip and press "Continue" to process your loan skip.

9. You will receive a Confirmation.

10. "Print" will print a copy of your confirmation receipt:

11. "Email" will email you a copy and the green box will confirm that an email has been sent.
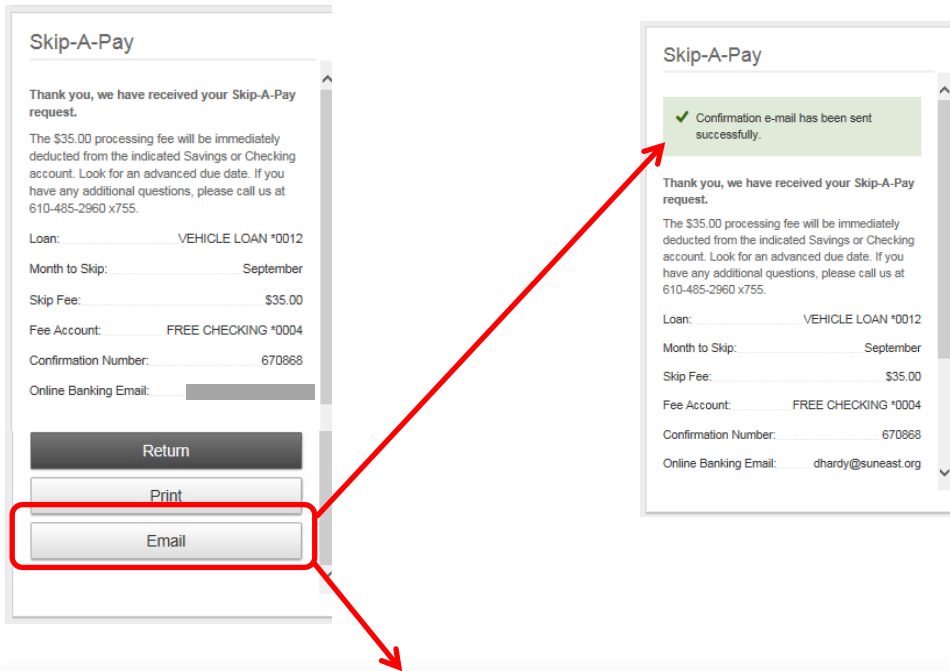

Thank you, we have received your Skip-A-Pay request.

The $35.00 processing fee will be immediately deducted from the Savings or Checking account you selected. Look for an advanced due date. If you have any additional questions, please call us at 610-485-2960 x755.

Details as follows:

Loan	Month to Skip
VEHICLE LOAN*0012	October

This email originated from an external source and may contain a link or attachment. Please exercise caution and DO NOT open links or attachments from unknown senders or an unexpected email.

12. When you go back to the Online Banking dashboard, you should now see this notification if you no longer have any eligible loan(s) to skip.