Skip-A-Pay Program

(Last Updated June 2026)

Step By Step Guide

Quickly request your skip through online/mobile banking:

- Quickly request your skip from BHCSCU Online Banking: Login to your online banking account
- Select your loan.
- Click on More Actions
- Select Skip Payment Request
- Select the Account and Loan to skip.

Request your skip by email, fax or in person

- Request Your skip by Mail, Fax or In-Person
- Download the PDF form
- Complete the form
- Sign to agree to Terms and Conditions
- Return by email, fax, or branch
- Receive a response in two business days

Frequently Asked Questions

What happen after I submit my request?

After your request has been submitted, a team member will review your loan for eligibility and contact you within 2 business days via email or phone call regarding the approval. Please note, if you have not been approved, you will need to continue with your payment as normal.

Is there a fee to use for the Skip-A-Pay program?

• There is a $35 processing fee per loan.

• We want to make it easy, so you will only be charged the fee once the Skip A Pay has been approved and processed.

Who is eligible for the Skip-A-Pay program?

- Members must be in good standing:
- Not 15 days or more delinquent on any loans (including co-signer loans)
- No negative balances on any accounts, including joint account(s).
- A loan which has been delinquent 60 days or more within the past two years, may be ineligible.

- Loan must have at least six-monthly payments credited.
- Members who are not currently in bankruptcy process

How many months may I skip?

- Each loan can only have 1 skip for this Holiday Skip-A-Pay Program (November, December or January)

What loans are ineligible for a Skip-a-pay?

- Credit Cards
- Pandemic Emergency Loans
- Winter Storm Emergency Loans
- Mortgages
- Home Equity
- Line of Credit
- Heart Hospital Certification

Will participating in the skip-a-pay program affect my loan?

- Yes. The skipped month(s) will be added to the end of your loan, extending the loan term. Interest will continue to accrue during skipped month(s).

What if I have automatic transfer or payroll distribution payment set up for my loan, can I participate in the Skip-a-Pay program?

- If you have automatic payments from a Baylor Health Care System Credit Union account, we'll arrange for your automatic transfer to skip for the program month selected. Please have your skip request to us at least three business days prior to your payment date. This gives us time to modify your auto pay for the program month you've requested your skip.

If I pay my loan through online bill pay, can I participate in the Skip-a-Pay program?

- Bill Pay is different from automatic transfer. If you use Baylor Health Care System Credit Union Bill Pay or Bill Pay from any other financial institution, you'll need to log into Bill Pay to stop and restart the payment yourself. Don't forget to turn it back on after your skipped month!

If I pay my loan through Message Pay, can I participate in the Skip-a-Pay program?

- You may take advantage of the skip; however, you'll need to log into Message Pay to stop and restart the payment yourself. Don't forget to turn it back on after your skipped month!

What if my loan has a co-borrower or co-signer?

- The Holiday Skip-A-Pay Request form must be signed by both borrowers shown on the original Loan Agreement.