

Skip-A-Pay FAQs

Q. What is Skip-A-Pay?

Skip-A-Pay lets you skip eligible loan payment(s) for the month of December.

Q. When does Skip-A-Pay begin?

Skip-A-Pay begins in December. If your loan qualifies, you'll receive a notification from Rally Credit Union with instructions on how to enroll and eligible loans will be shown under Skip-A-Pay.

Q. How will I know if my request was received and processed?

Once approved, your Skip-A-Pay will be applied 10 business days before your December due date, after your November payment has been made. Your next payment date will be reflected on your loan as follows:



Q. I have a biweekly or semi-monthly payment, when will my next Skip-A-Pay be adjusted?

Biweekly and semi-monthly payment dates will be adjusted 10 days prior to each due date.

Q. Why don't I see Skip-A-Pay for November?

Skip-A-Pay is only available for December. You'll need to make your November payment in full before your December skip can be applied.

Q. How do I submit a Skip-A-Pay request?

Log in to Online Banking with the primary loan holder's account and go to:

Menu > Skip-A-Pay

Once submitted, your request will be processed and applied to your loan 10 days before your December due date.

Q. I'm not enrolled in Online Banking. Can I still sign up?

[Enroll in Online Banking](#)

Yes. You'll first need to enroll in Online Banking using your member number, name, Social Security number, and date of birth. You'll also create your own login ID during setup. Once enrolled, you can place your Skip-A-Pay request under: Menu > Skip-A-Pay



Q. I have submitted a Skip-A-Pay, will my payment still be withdrawn?

If your payment is set to automatically pull from a Rally account, your next due date will be advanced automatically. If your payment is scheduled to pull from another financial institution, please ensure you cancel any automatic payments on your end to avoid duplicate transactions. See *various automatic payment methods options below*:

- a) **BillPay** – Sign into your BillPay account to maintenance the scheduled payment.
- b) **ACH transaction being sent by your other Financial Institution (FI)** – Contact that FI and speak with a representative or sign into their online banking to manage the scheduled payment.
- c) **Online Banking** – Log into Rally's online banking and manage your recurring transfer.
- d) **Rally ACH transaction** – No action needed*
- e) **Rally Loan Payment Portal** – No action needed*

If you are unclear of how your automatic payment was set up, please contact us directly for assistance. * *Rally will handle if the request to skip is submitted no later than 10 days prior to the due date.*

Q. Why do I not see a Skip-A-Pay option when I have a loan with Rally?

There could be several reasons as to why a Skip-A-Pay option is not available. To submit a Skip-A-Pay request the following must be met by the **primary loan account holder**:

- Account holder with only be able to view eligible loans
- Account holder cannot have an outstanding charge off
- Savings account must have a minimum balance of \$25 in savings account
- Loan balance must be greater than \$100.00
- Skip-A-Pay request must be made 10 days prior to due date
- Loan was on file prior to 5/1/2025 and have at least six (6) months of completed consecutive payments.
- Skip-A-Pay is not available for Real Estate/Business loans

Q. I submitted a Skip-A-Pay request, but the payment was still withdrawn from my account. How can I get this corrected?

Please submit proof of the withdrawn payment from the other financial institution.

Note: The transaction must show as *cleared*, not *pending*. Once received, we will review the payment details and initiate a reversal to your Rally savings account. Reversals are typically processed within one business day.

Q. Am I still responsible to pay the interest for the skipped payment?

Finance charges will continue to accrue at the rate provided in your original loan disclosures and agreements and deferring a payment will result in higher total finance charges than if you made payments as originally scheduled.