



DON'T BREAK THE BANK THIS HOLIDAY SEASON

Skip-A-Pay

OCTOBER, NOVEMBER, DECEMBER, OR JANUARY

SKIP PAYMENT REQUEST AND AUTHORIZATION

23/24 PROMOTION

| | | |
|-------|---------|---------------------------|
| DATE: | ACCT #: | AGREEMENT # (OFFICE USE): |
|-------|---------|---------------------------|

| | |
|---------------------------|---------------------------|
| BORROWER NAME AND ADDRESS | COSIGNER NAME AND ADDRESS |
|---------------------------|---------------------------|

SKIP PAYMENT TERMS

SKIP PERIOD (SELECT ONE): OCTOBER NOVEMBER DECEMBER JANUARY

ALL LOANS MUST BE SKIPPED DURING THE SAME PERIOD. PAYMENTS WILL RESUME IN MONTH FOLLOWING SKIP PERIOD.

BY CHECKING THIS BOX, YOU AGREE TO PAY A ONE-TIME SKIP PAYMENT FEE OF \$35.00 FOR THE FIRST LOAN, \$25.00 FOR THE SECOND LOAN, AND \$10.00 FOR EVERY FOLLOWING LOAN **REGARDLESS OF APPROVAL STATUS**. THIS FEE CAN BE CHARGED TO MY:

CHECKING ACCOUNT #: _____ SAVINGS ACCOUNT #: _____ CASH/CHECK (included with application)

YOU MUST BE A MEMBER IN GOOD STANDING TO BE ELIGIBLE TO SKIP YOUR LOAN PAYMENT(S). A MEMBER IN GOOD STANDING MUST BE CURRENT ON LOAN PAYMENTS AND HAVE A POSITIVE BALANCE IN ALL OF THEIR ACCOUNTS, INCLUDING THE \$5.00 MINIMUM SHARE BALANCE. LOANS TO BE SKIPPED MUST HAVE BEEN DISBURSED PRIOR TO 09/01/2023 AND/OR HAVE HAD 6 ON-TIME, MONTHLY PAYMENTS.

ACKNOWLEDGEMENT AND AUTHORIZATION

BY SIGNING, OR OTHERWISE AUTHENTICATING, YOU AGREE TO RESUME PAYMENTS ON THE DATE INDICATED ABOVE IF YOUR REQUEST TO SKIP YOUR PAYMENT IS APPROVED. YOU AGREE TO MAKE YOUR PAYMENT AS SCHEDULED. YOU UNDERSTAND THAT THE TERMS OF THE CLOSED-END CREDIT AGREEMENT AND DISCLOSURE AND ANY SECURITY AGREEMENTS GOVERNING YOUR ACCOUNT WILL CONTINUE TO APPLY DURING THE SKIP PERIOD. YOU ALSO UNDERSTAND THAT FINANCE CHARGES WILL CONTINUE TO ACCRUE DURING THE SKIP PERIOD IN ACCORDANCE WITH YOUR AGREEMENT. IF YOUR REQUEST TO SKIP YOUR PAYMENT IS APPROVED, YOU WILL NOT BE CHARGED ANY LATE PAYMENT FEES DURING THE SKIP PERIOD. SKIPPING PAYMENTS WILL EXTEND THE TERMS OF THE LOAN(S). YOU ALSO ACKNOWLEDGE THAT ALL OF YOUR ACCOUNTS ARE IN GOOD STANDING TO THE BEST OF YOUR KNOWLEDGE. ALL OF YOUR LOANS ARE CURENPT (LESS THAN 10 DAYS PAST DUE IN THE PAST 12 MONTHS). IF IT IS FOUND THAT YOUR ACCOUNTS ARE NOT IN GOOD STANDING, THE APPLICATION TO SKIP PAYMENTS WILL BE DENIED. ALL SKIP PAYMENTS ARE SUBJECT TO LOAN OFFICER APPROVAL.

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| BORROWER SIGNATURE: | CO-BORROWER SIGNATURE: |
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|-------|-------|
| DATE: | DATE: |
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| APPROVAL STATUS | LOAN OFFICER | DATE |
|-----------------|--------------|------|