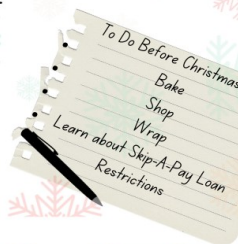


Crack Open Holiday Cheer

NOT YOUR WALLET

SKIP-A-PAY THIS
OCTOBER, NOVEMBER, DECEMBER, OR
JANUARY AND LET YOUR BUDGET
DANCE THROUGH THE HOLIDAYS.

Yule Be Grateful You Did!



Application must be completed in full and executed by all responsible parties. The required fee must be remitted prior to review, is non-refundable, and will be assessed regardless of approval or denial of the request.

SKIP PAYMENT REQUEST AND AUTHORIZATION

25/26 PROMOTION

DATE:	ACCT #:	LOANS:	AGREEMENT # (OFFICE USE):
BORROWER NAME AND ADDRESS		COSIGNER NAME AND ADDRESS	
SKIP PAYMENT TERMS			
SKIP PERIOD (SELECT ONE): <input type="checkbox"/> OCTOBER <input type="checkbox"/> NOVEMBER <input type="checkbox"/> DECEMBER <input type="checkbox"/> JANUARY			
ALL LOANS MUST BE SKIPPED DURING THE SAME PERIOD. PAYMENTS WILL RESUME IN MONTH FOLLOWING SKIP PERIOD.			
<input type="checkbox"/> BY CHECKING THIS BOX, YOU AGREE TO PAY A ONE-TIME SKIP PAYMENT FEE OF \$40.00 FOR THE FIRST LOAN, \$30.00 FOR THE SECOND LOAN, AND \$15.00 FOR EVERY FOLLOWING LOAN REGARDLESS OF APPROVAL STATUS. THIS FEE CAN BE CHARGED TO MY FFEFCU:			
<input type="checkbox"/> CHECKING ACCOUNT #: _____ <input type="checkbox"/> SAVINGS ACCOUNT #: _____ <input type="checkbox"/> CASH/CHECK (included with application)			
You must be a member in good standing to be eligible to skip loan payment(s). A member in good standing is defined as one who is current on all loan payments and maintains a positive balance in all accounts, including the required \$5.00 minimum share balance. Eligible loans must have been disbursed prior to September 1, 2025, and/or must have a history of at least six (6) consecutive on-time monthly payments.			
ACKNOWLEDGEMENT AND AUTHORIZATION			
By signing or otherwise authenticating, you agree to resume payments on the date indicated if your skip-payment request is approved and to continue making payments thereafter as scheduled. You acknowledge that the terms of your Closed-End Credit Agreement and Disclosure, together with any applicable Security Agreements, remain in full force and effect during the skip period and that finance charges will continue to accrue in accordance with your Agreement. If approved, no late fees will be assessed during the skip period; however, the maturity date of the loan(s) will be extended. You further represent that all accounts are in good standing and that no loan has been more than 10 days delinquent within the past 12 months. If it is determined otherwise, the request will be denied. All skip-payment requests are subject to final approval by a Loan Officer. Promotion does not include Visa Credit Cards, Home Equity or Debt Restructured Loans.			
BORROWER SIGNATURE:		CO-BORROWER SIGNATURE:	
DATE:		DATE:	
APPROVAL STATUS	LOAN OFFICER	DATE	