



You deserve a break during the hectic holiday season. Members 1st Credit Union wants to help with our Skip-A-Payment program. Taking advantage of the Skip-A-Payment program does not change your monthly payment amount. However, it does extend the loan's term by one month.

To use the Skip-A-Payment option, simply complete the attached coupon, elect your payment option for the processing fee of 10% of the payment amount up to \$50 per loan payment skipped, and return it to the credit union.

To skip your November or December 2018 loan payment, please fill out and return this application.

Remember your loan must be current at the time you apply for the Skip-A-Payment.

Name: _____ Member Acct# _____

Address _____ City, State, Zip: _____

Loan# _____ 2nd Loan# _____

Check Month Being Skipped: November 2018 December 2018

Please pay the processing fee of 10% of the payment amount up to \$50 per loan payment skipped:

With my enclosed payment of \$ _____ (checks are made payable to Members 1st Credit Union)

By transferring \$ _____ from my Members 1st Acct# _____ checking savings

Transfer may be processed immediately upon receipt.

I understand that by returning this coupon to Members 1st Credit Union, I will be eligible to skip my November or December loan payment(s) normally due on the above loan(s). I also understand that interest will continue to accrue on my outstanding loan balance during this time and the term of my loan(s) may be extended. I understand if I fail to return this coupon before the due date of the month I am requesting to skip or if I have not paid the 10% of the payment amount up to \$50 fee by that date, my normal loan payment(s) will need to be made on their scheduled due date. Should this occur and funds are not available to complete my normal loan payment(s), I may be subject to late fees as outlined in my loan agreement. Mortgages, Home Equity Loans, Lines of Credit and loans that are past due are excluded from this offer. I understand that my loan(s) must be current and paid on time to be eligible for this offer.

Primary Borrower's Signature: _____ Date: _____

*Note—The Skip-A-Payment program is available to those members with loans in good standing, paid through the month prior to the month I am requesting to skip and no special deferments in the past year. It is not available for First Mortgages, Home Equity Loans, Lines of Credit, vehicle loans without current proof of insurance, or loans with Bankruptcy flags. GAP Insurance may not cover skipped payments, The missed payments may be deducted from the amount you will receive if you file a claim. Other restrictions may apply.