



A Solid Investment in Your Future

### Skip-A-Payment Coupon

Name: \_\_\_\_\_

Member Number: \_\_\_\_\_

Loan Number(s): \_\_\_\_\_

You may skip your loan payment(s) on all of your qualifying loans\*. Interest on your loan will continue to accrue at the original interest rate agreed upon during the skip-a-pay period. No late charges will apply for the 30 day skip-a-pay period. Skipping the loan payment(s) will result in an increased finance charge and will extend the term of your loan(s). Payments made through payroll deduction or direct deposit will be deposited into your share account for the month you are skipping payment(s). There is a \$25 per loan processing fee, which will be automatically deducted from your share account or you can send it in with the coupon. One Skip-A-Payment coupon can be used per year (any month you choose). By signing below, you accept this offer and agree to the stated terms and conditions.

If you have a Co-Maker on your loan, the Co-Maker must also sign below:

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Co-Maker Signature)

\_\_\_\_\_  
(Phone #)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Date)

\*1<sup>st</sup> and 2<sup>nd</sup> Mortgages, Balloon Notes, Line of Credit Loans, Credit Cards and Business Loans are excluded from this offer. Loans must not be delinquent.

\*\*Members can skip a payment on a loan **once per 12 months**.

**\*\*The members' loan must be in good standing for the first six-month from the time the loan is booked. The member must not have any default for the first six months, that is consecutive payment for the first six month and then they are eligible for the skip a pay.**