

SKIP A LOAN PAYMENT REQUESTS WILL BE PROCESSED WITHIN 24 HOURS

Terms and Conditions: By clicking Accept & Continue below, you request that the Credit Union defer your loan payments as indicated. You agree and understand that:

- 1) FINANCE CHARGES will continue to accrue at the rate provided for in your original loan agreement, during and after that time;
- 2) Deferring your next payment will result in you having to pay higher total FINANCE CHARGES than if you made your payments as originally scheduled;
- 3) This payment deferral will extend the term of your loan(s) and you will have to make extra payment(s) after your loan(s) would otherwise be paid off; and
- 4) You will be required to resume your regular monthly payments in the following month.

All deferrals are subject to approval. Your loan(s) must be current (have no amounts past due) at the time you choose to accept this offer. For co-signed loans, all parties to the loan must sign the agreement before the request can be processed. A \$25 fee (FINANCE CHARGE) will apply for each loan payment skipped. These fees must be paid in advance by check or automatic withdrawal from your checking, savings, or money market account. No fee applies to Military Lending Act covered loans. Certain restrictions may apply.

NOTE:

If you are requesting to skip a loan payment on a loan that has a pre-scheduled payment in online banking, you must cancel the payment in order for the skip a loan payment request to be successful. To cancel the automatic payment, select the Make a Transfer tab above. On the Transfers menu, select Scheduled Transfers. Select the corresponding recurring transfer, then select Cancel Next Payment. Select Yes to proceed with cancelling the next automatic payment. For more information, please call a member service representative at (888) 858-6878.