

None Suffer Lack
Federal Credit Union
Christ centered...member focused!

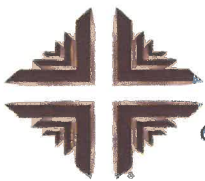
“SKIP A PAYMENT” LOAN PROMOTION

We realize that there are times during the year when it would be nice to have a little extra cash in your pocket. You choose the month when it would be most helpful to you, fill out the form on the reverse side and send it to the credit union at least 15 business days prior to the date of the payment would like to defer.

PLEASE READ THE FOLLOWING DISCLOSURE

Your completed request form will be processed promptly upon receipt. All accounts with the credit union must be current with no late payments within the last 12 months. Your loan must have been opened for at least 12 months. Real estate and member business loans are not eligible for the skip-a-payment promotion. If your loans are made through payroll deduction or through savings or checking account transfers, these funds will remain in your account and will be made available for withdrawal. Your regular payment will resume in the following month.

When you choose to skip a payment your loan contract will run longer than originally scheduled and interest will continue to accrue on the unpaid balance. The interest is deferred to future payments. By deferring the payment on your loan the total amount you pay for finance charges on your loan could be greater than stated on your loan disclosures. **GAP coverage will end at the original maturity date or the loan.**



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LEASE NOTE: By signing this coupon you authorize the None Suffer Lack Federal Credit Union to extend your final loan payment by one month. Interest will continue to accumulate on your loan during the month you skip your payment.

You may elect to use this coupon to skip ONE consumer loan payment as long as your loan is current. Simply complete this form and submit it to a staff member at the None Suffer Lack Federal Credit Union. Note: You may skip only one payment per loan in a 12 month period. You cannot skip your first loan payment. If you have been granted a loan modification within the last 12 months you are not eligible. **PAYMENTS MADE THROUGH PAYROLL DEDUCTION OR DIRECT DEPOSIT WILL BE DEPOSITED INTO YOUR REGULAR SAVINGS ACCOUNT FOR THE MONTH YOU ARE SKIPPING YOUR PAYMENT.**

NAME _____ LOAN ACCOUNT # _____ DAYTIME PHONE (____) _____

WHICH MONTH'S PAYMENT DO YOU WANT TO SKIP? _____ PAYMENT AMOUNT \$ _____

SIGNATURE _____ DATE _____

PRINT SIGNATURE (IF APPLICABLE) _____ DATE _____