## SKIP-A-PAYMENT

Skip some stress and skip a payment! We have payment freedom for you with our SKIP-A-PAYMENT program. Choose which month's loan payment you'd like to skip, OR we'll help you SKIP-A-PAYMENT on a loan at a different financial institution. Stop by or call us today.

You must be a member in good standing.

Finance charges will continue to accrue on your balance from the time you made your last payment.

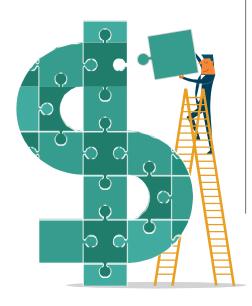
A \$25 service fee will be charged for a skipped loan payment.

Visa® credit card, mortgage loans and home equity lines of credit are not included in this offer.

You can have only one **SKIP-A-PAYMENT** within a 12 month period.

Loans should have a six month payment history to be considered for the program.

Subject to approval.



## LOAN MODIFICATION SKIP-A-PAYMENT AGREEMENT

Date
Member Account #
Current Loan Balance \$
Contractual Payment \$
Current Rate of Interest
ndicate month you would like to skip payment

- A payment may be skipped for the month specified
- The \$25 processing fee for a **SKIP-A-PAYMENT** will be added to your loan
- The fee for skipping a payment will increase the total finance charges on your loan and extend the loan term

By signing below, I/we agree with and understand the terms of the loan modification/SKIP-A-PAYMENT agreement.

Member Signature \_\_\_\_\_

Internal Use
Taken by \_\_\_\_\_

Processed by \_\_\_\_\_





MEMBERS ADVANTAGE
CREDIT UNION