



You may be able to skip a payment! Sometimes you need a little payment relief - possibly at Christmas or tax time. Every twelve months members in good standing qualify for the option to skip a payment for one month on most personal loans (no real estate or credit card loans).

Certain restrictions apply:

- No previous delinquencies over 30 days
- Loan must be at least six months old before first skip
- No lapse of insurance on collateral
- Maximum number of skips during the life of a loan is four (4).
- Other restrictions may apply

When you are ready to request your skip payment just clip the coupon below and drop it off for the loan department. Please be sure to sign your request (two signatures required on joint loans)! We will notify you within 2 business days if your request has been approved.

When you skip a payment interest continues to accrue on your loan and your maturity date will also skip forward by one month. You will save on interest if you don't skip a payment. There is a \$25 processing fee for each approved skip payment.

If you have any questions, please feel free to contact the loan department at 228-6759.

	Skip-A-Pay Request	No. ____
Regarding my/our loan # _____ that is secured by _____		
I/we request a skip payment for my/our _____ (month, year) payment.		
Pay my \$25 processing fee from my S-_____ account or check is enclosed _____		
<i>I understand that interest will continue to accrue and my final payment will be extended one month.</i>		
Date: _____	Borrower: _____	
	Joint Borrower: _____	
Office Use Only:		
Skip Approved: _____	Changed Pmt Date: _____	Changed Maturity Date: _____
Skip Denied: _____	Reason: _____	
Officer Signature: _____		