

# Skip-A-Pay Coupon



Need a break from your next loan payment! This coupon gives you a **Fee-Free** opportunity to skip one or more of your loan payments. *Fill this coupon out now & fax it to (814) 865-9041.*

**NOTE: Real estate secured loans, VISA and Acce\$\$ credit lines are not eligible for Skip-A-Pay.**

Member number or name	
Loan Purpose or Loan ID#	Loan Purpose or Loan ID#
circle skip month(s) Nov. 2007 Dec. 2007 Jan. 2008 Feb. 2008	circle skip month(s) Nov. 2007 Dec. 2007 Jan. 2008 Feb. 2008

*Skip-A-Pay terms and conditions Members can choose to skip a payment on one or more loans. The payment will be deferred & extended to the end of the original term of the loan(s). There is no fee for this service. Interest will continue to accrue on the unpaid balance(s) during this period. The next regular payment is due on the normal due date. By skipping a payment, the term of the loan may be extended. All other terms & provisions of the original loan agreement are unchanged. Regular payments made through Direct Deposit or Payroll Deduction will be deposited into your Share Savings (01) Account for the skipped month only. Loans for which any payment has been 30 days late in the last 12 months are not eligible. Loans for which extension agreements have been granted will be limited to one month and are subject to credit review. To defer a payment, this signed agreement must be received no later than 15 days prior to that payment's due date & must be signed by all borrowers on the loan(s) deferred. We reserve the right to limit the number of skipped payments granted per year. More than one month's payment may be skipped per loan, but not in consecutive months.*

**I understand and agree to the terms and conditions of Skip-A-Pay.**

sign & date	sign & date
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