

Skip-A-Pay Coupon

Take a break from your next loan payment! This coupon gives you the opportunity to skip one or more of your loan payments. Real Estate Secured Loans, Business Loans, VISA and ACCE\$\$ Credit Lines are not eligible for Skip-A-Pay. Simply fill out this coupon and drop it off at one of our offices or fax it to (814) 865-9041.

Skip-A-Pay terms and conditions:

*There will be a \$35.00 fee per loan to participate in the Skip-A-Pay program. 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). 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) or Share Draft /Checking Account for the skipped month only. Loans for which any payment has been 30 days late in the last 12 months are not eligible. 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, typically not to exceed two. More than one month's payment may be skipped per loan, but not in consecutive months. When requesting a Skip-A-Pay and signing this agreement it may affect your ability to collect on a current insurance policy such as GAP (Guaranteed Auto Protec-tion) or Debt Protection. Real estate secured loans, Business loans, VISA® and ACCE\$\$ credit lines are not eligible for Skip-A-Pay. *All Skip-A-Pay requests may be subject to a credit report review.*

Reason for your Skip-A-Pay Request:

Member Name	
Member Number	Share Account Number for Skip-A-Pay Fee
Month(s) <i>NOTE: More than one month's payment may be skipped per loan, but not in consecutive months.</i>	
Loan purpose or ID #	
Sign & Date	Sign & Date

