Holiday Skip-a-Pay Application

Member: ___________________________ Loan: ___________________________
Phone #: ___________________________

Skip-a-Pay Month (Circle one): November December January

Normal Payments are made by (Circle one): Cash/Check Automatic Payment Origination

Skip-a-Pay Terms and Conditions

- All accounts with CFCU must be current
- $30 non-refundable processing fee. Fee must be available in SHARE/SHARE DRAFT or paid by cash/check when application is submitted.
- One application per loan. Members may not skip more than one payment per loan
- Real estate (1st Mortgage and Home Equity), Credit Builder, and Second Chance loans DO NOT qualify.
- First payment cannot be skipped
- Skip-a-Pay application and fee must be received 5 days before loan due date
- Interest will accrue during the Skip-a-Pay period
- Payments will resume the month after the Skip-a-Pay month
- Member and co-signers must sign Skip-a-Pay Application
- Member must notify CFCU if loan is paid by ACH or Automatic Loan Payment
- CFCU reserves the right to deny any Skip-a-Pay Applications. Ineligible accounts or loans will be notified of request denied in writing
- Applications may be returned to CFCU by mail or fax
  Chadron FCU
  126 E 3rd St
  Chadron NE 69337
  Fax: 308-432-8092

By signing this application, I understand the above listed terms and conditions. I agree to pay the non-refundable processing fee of $30. The fee must be available in my account, or paid with cash/check, when application is submitted. I understand that skipping a payment will extend the term of the loan, interest will continue to accrue, total finance charges will increase and regular payments will resume the month following my skipped payment.

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<tr>
<th>Member Signature</th>
<th>Date</th>
<th>Co-Signer Signature</th>
<th>Date</th>
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<tbody>
<tr>
<td>Office Use Only</td>
<td>Note:</td>
<td>Date Received:</td>
<td>Fee Received:</td>
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<tr>
<td>Date Received:</td>
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<td>Approved:</td>
<td>Due Date Changed:</td>
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<td>Denied:</td>
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