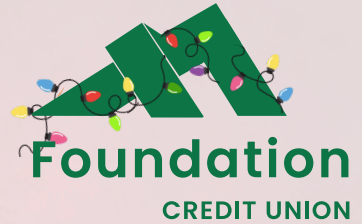


NEED MORE HOLIDAY

Dough?



TRY SKIP-A-PAY!



**Need some extra cash for the holidays?! Try out Skip-a-Pay!!**

This program allows you to defer a payment on your loan(s) for the month of December!

**Criteria and Restrictions:**

- The Skip-A-Pay option is available to qualified borrowers.
- Loan(s) must have been opened by 10/01/23
- Skipped payments are not covered by GAP and may reduce GAP coverage.
- Current & past delinquency may impact eligibility.
- Only ONE monthly payment per loan can be skipped per year.
- Real Estate excluded.
- Payments made through ACH, direct deposit/payroll deduction will be applied to your account instead of to your loan payment.
- The signed request and processing fee of 10% of the monthly payment (minimum of \$25, maximum of \$50)\* for each loan must be received by Foundation at least 10 days prior to the loan payment due date in the month you choose to skip. If the loan-skip fee is unpaid, offer is void. This fee must be submitted at the time of this request.

ACCOUNT NUMBER(S)	LOAN ID	PAYMENT
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Enclosed is a check for the fee\* per loan skipped

Please transfer fee\* per loan skipped from:

Checking Account # \_\_\_\_\_

Savings Account # \_\_\_\_\_

By signing below you authorize Foundation Credit Union to extend your final loan payment by one month. You understand that by deferring a payment, the interest will continue to accumulate on your loan during the skipped month, which will increase the total cost of borrowing. You agree to resume payments as scheduled following the month skipped.

\_\_\_\_\_  
Member's Signature Date

\_\_\_\_\_  
Joint Member's Signature Date

Daytime Phone: (    ) \_\_\_\_\_