

HORIZONS FCU SKIP-A-PAYMENT REQUEST

Name: _____ Account # _____

| METHOD OF PAYMENT (W,BI,WK,M) | # PAYMENTS SKIPPED | PAYMENT AMOUNT | LOAN SUFFIX | NEW DUE DATE |
|-------------------------------------|-----------------------|-------------------|----------------|-----------------|
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |

Skip-a-payment is allowed once per twelve month period. Payments skipped must be as follows, a one month payment, two consecutive bi-weekly payments or four consecutive weekly payments.

Loan types considered for eligibility are:

Signature loans, new and used auto loans, new and used RV loans, home advantage signature and auto loans, savings and certificate secured loans and overdraft protection. These loans must have been in repayment for at least six months.

Loan types not considered eligible are:

VISA, student loans, Driving Sense, HELOC or mortgage loans. Also any loan that has been more than twenty-nine days past due in the last twelve month period.

By choosing to skip-a-payment, the loan term as originally disclosed will be extended. Finance charge will continue to accrue during the time between payments. Excluding length of repayment and total interest to be paid, all original disclosures, terms and conditions of the original contract remain in effect.

Borrower Signature: _____ Date: _____

Co-Borrower Signature: _____ Date: _____

Co-Signer Signature: _____ Date: _____

Approved by: _____ Date: _____

*Please note that if there is disability insurance coverage on a loan that a skip-a-payment is processed, the coverage will expire on the original maturity date.

**\$29.00 fee to be paid in cash or from account – savings or checking (please indicate)