

**Yes!** I want to take advantage of the **SKIP-A-PAYMENT\*** offer! Please defer my loan payment(s) for one month.

This excludes real estate loans, open end loans, any past due loans, loans being paid by disability insurance, and modified loans.

Fill out this coupon and return to your nearest TLCU Financial branch location

Name(s) \_\_\_\_\_ Acct# \_\_\_\_\_

Address \_\_\_\_\_ Home phone # \_\_\_\_\_

Take my \$25.00 payment per loan out of my regular savings acct \_\_\_\_\_ Cell phone # \_\_\_\_\_

Skip a payment on the loan note(s) # \_\_\_\_\_ # \_\_\_\_\_ # \_\_\_\_\_ for the month of \_\_\_\_\_

\* I (We) understand that the terms and conditions of my (our) loan agreement will apply except that there will not be a regular monthly payment required during the month I (we) requested to skip. My (our) regular monthly payments will resume the month after the skipped month. I (We) understand that finance charges will continue to accrue during the deferral period. That deferral of my (our) regular monthly payments will result in my (our) having to pay higher total finance charges, and that my (our) loan repayment term will be extended. I (we) understand that I (we) will only be allowed to skip two times per loan in a 12 month time frame. I (We) also understand that TLCU Financial reserves the right to discontinue or modify the Skip-A-Pay program at any time. Only simple interest loans with an interest rate of 18% or less are eligible. Term of loan must be 84 months or less. No delinquency fee can be charged in the month on any payment when a Skip-A-Pay payment has been made. Skipping a payment without prior approval may result in late charges. Interest will continue to accrue on all skipped payments on the outstanding balance. The term of the loan will be extended by at least one (1) month. Deferring payment will result in higher total finance charges than if payments are made as stated in original loan agreement. Negative amortization may occur. Skip-A-Pay cannot be used to skip first payment on a loan. If you have gap insurance, the coverage will not extend the original maturity date of the loan and may reduce any gap claim. Certain restrictions may apply.

All signers on original loan agreement must sign this form.

| Signature | Date | Signature | Date |
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