

**Skip-A-Payment
Authorization**

By signing below, I (we) understand that the terms and conditions of my (our) loan agreement will apply except there will not be a regular monthly payment (or biweekly, semi monthly or weekly payments) required during the Skip-A-Payment month. My (our) regular payments will resume after the Skip-A-Payment month. I (We) understand that finance charges will continue to accrue during the Skip-A-Payment period. The deferral of my (our) payments will result in my (our) having to pay higher finance charges, and that my (our) loan repayment will be extended. I (We) also understand that Indiana Members Credit Union (IMCU) reserves the right to terminate this offer if my (our) financial status changes after approval, but prior to the actual Skip-A-Payment payment is due. There is a \$25 processing fee per loan. I (We) realize my (our) loan is not eligible for this offer if my loan is currently delinquent, or if I have had an extension agreement in the last 12 months. Skip-A-Payment certificate must be received at least 3 days before the payment is due.

Skip-A-Payment Certificate

By signing below I (we) affirm that I (we) have received and agree to the terms of IMCU's Skip-A-Payment offer. I (We) request IMCU to defer the payment on the following loan:

Account Number: _____ Loan Sub Number: _____

Signature: _____ Date: _____

Signature: _____ Date: _____

I (We) authorize IMCU to withdraw the \$25 processing fee from the following product, unless it is paid in cash or check:

- Savings Checking Cash or Check Fee Waived