

**EDUCATION PLUS CREDIT UNION
SKIP-A-PAYMENT AMENDMENT TO LOAN AGREEMENT**

YES! I/we want to skip my/our loan payment during the month/year indicated below.
I/we understand that this form cannot be submitted more than 30 days prior to the payment's due date.

I/we understand that this will extend the term of the loan and that the loan will accrue additional FINANCE CHARGES on the entire unpaid loan balance. I/we authorize the credit union to change the payment schedule. I/we understand I/we cannot skip the first or initial payment on any loan, and that only one month's loan payment can be skipped in a calendar year. All of the terms and conditions of my/our loan agreement remain the same except as noted above.

NOTE: Loan cannot be delinquent or in default if payments are skipped. All responsible parties indicated on the original note/security agreement must sign this amendment before any loan payment can be skipped and the account (including all savings, checking, and loans primary, joint or otherwise), must be in good standing to be eligible for this offer. One form must be completed for each loan.

I/we understand the following loans do not qualify: Visa, any real estate loan, CUE loans, Overdraft Protection loan and any line of credit loan.

I/we are requesting to skip a loan payment for the following:

Account #: _____ L_____

For (month/year): _____ / _____

I/we understand that there is a **\$25 processing fee per loan**. Please deduct fee from my....

Savings Account Checking Account Other (specify) _____

_____ Primary Member's Name (please print)	_____ Co-Borrower's Name (please print)
_____ Primary Member's Signature	_____ Co-Borrower's Signature
_____ Account Number	_____ Today's Date
_____ Daytime Phone Number	_____ E-Mail Address

_____CREDIT UNION USE_____	
Periodic Payment Checked _____	Fee GL: 1.151.7 Narration: Member Number, Loan Type, Skip Payment
Process Date: _____	Approved _____ Denied _____
Staff Signature: _____	Loan Officer Signature: _____

Mail or drop off this completed and signed form before your due date to:

Education Plus Credit Union
 Monroe Office: 15470 S. Telegraph, P.O. Box 1928, Monroe, MI 48161
 Lambertville Office: 3558 Sterns, P.O. Box 189 Lambertville, MI 48144