SKIP-A-PAY PROGRAM

Highmark Credit Union knows that every now and again you need a break! That's why we would like to offer you our Skip-A-Pay Program this season.

By signing below, you agree to defer a payment on your loan. This will advance the next payment due date by one (1) month. Interest will continue to accrue on your loan and your maturity date will be extended by one (1) month. Your signature also indicates an agreement with the other terms and conditions presented here.

If you have an **ACH payment** coming in from another financial institution, be sure to provide us with a minimum of five (5) business days advance notice so that we may cancel the payment.

All other terms of your loan, not otherwise changed, remain the same. Other terms and restrictions apply. See below for loan eligibility and restrictions:

- *If you have Guaranteed Asset Protection (GAP), Credit Life/Credit Disability Insurance, or Payment Protection protecting your loan, the payment of any benefits may be affected by this deferral. Please read your GAP and/or Credit Life/Credit Disability disclosures for more details.*
- *Loans must be closed-end consumer loans.*
- *Lines of credit, VISA, Member Business Loans and loans secured by a mortgage are not eligible.*
- *Minimum of 6 months payments required before eligible.*
- *No more than 2 skip payments per 12 months or 5 per life of loan.*
- *No back to back skips.*
- *Account status must be current.*
- *Cannot have been more than 30 days late in the last 12 months.*
- *$35 fee applies for each Skip-A-Pay.*

Simply click on **Skip A Pay in the online or mobile app** OR complete and sign the bottom section and email your signed digital form to **digital.branch@HighmarkFCU.com** if you want to take advantage of this offer.

SKIP-A-PAYMENT FORM

Name _____ Daytime Phone (_____)_____

Member #_____ Loan #_____ Payment $_____ Current Due Date ____/____/____

☐ Deduct $35 from my Highmark CU account # _____ ☐ Savings ☐ Checking

Signature _____ Date ____/____/____