



ONE TIME SKIP A PAYMENT REQUEST FORM

Account Number	_____	Loan Type	_____
Account Number	_____	Loan Type	_____
Account Number	_____	Loan Type	_____

I would like to skip my payment for (choose only one)

September	<input type="checkbox"/>
October	<input type="checkbox"/>
November	<input type="checkbox"/>

Please deduct the \$25 processing charge for each skipped payment as indicated below:

From my Financial One Checking Account	<input type="checkbox"/>
From my Financial One Savings Account	<input type="checkbox"/>
I've enclosed a check payable to Financial One	<input type="checkbox"/>

Borrowers Name _____

Borrowers Signature _____ Date _____

It's easy! Simply complete and sign this form and then mail or drop it at any of our branch locations, or for even faster service, email the form to us at MSR@FinancialOneCU.com.

By participating in Financial One's Skip-A-Payment program, you request that Financial One Credit Union defer your loan payments as indicated. You agree and understand that 1) Loans must have originated at least six months prior to the date you choose to skip your payment; 2) If we are unable to stop your ACH payment in time, your skipped payment may be delayed until the next scheduled payment; 3) Finance charges will continue to accrue at the rate provided in your original loan agreement during and after this time; 4) Deferring your loan payment will result in your having to pay higher total FINANCE CHARGES than if you had made your payments as originally scheduled; 5) You will be required to resume your payments the following month; 6) The payment deferral will extend the terms of your loan(s), and you will have to make extra payments after your loan would otherwise have been paid off; 7) If you elected GAP, Warranty Coverage or Life/Disability Debt Protection, the coverage will not be extended beyond the original maturity date; 8) All deferrals are subject to Financial One's approval; 9) Your loans must be current to accept this offer (loans more than 10 days past due are subject to additional approval; certain restrictions may apply); 10) If your loan payments are deposited from another institution (ACH or Direct Deposit), the funds received in the month you skip may be deposited into your savings account. There is a \$25 processing fee per loan, which will be deducted from your account or paid at the branch. All loans listed will be skipped for the month listed; only one month may be skipped for this promotion, with a maximum of three loans allowed per borrower. Other restrictions may apply.