

Skip-A-Payment Form

Give yourself some extra money with the PremierOne Credit Union Skip-A-Payment program. With this program, you'll have the opportunity to skip one month of your car, Visa® and/or personal loan payment(s). You will enjoy the extra money for the holidays, vacations, home improvements or travel expenses – you decide!

Details about the program:

- There is a \$30 processing fee for each loan you choose to skip. Fee must be available in a PremierOne CU account; fee cannot be added to loan balance.
- · Your Skip-A-Payment application must be received at least 5 days before payment is due, but no more than 30 days prior to the due date.
- · Skip-A-Payment is available for 2, non-consecutive months of the year.
- · Interest will continue to accrue during the deferral period.
- · All requests are subject to review and/or approval.
- You may return your completed application to PremierOne Credit Union, 6640 Via del Oro, San Jose, CA 95119, or deliver it to your nearest branch.

If you have any questions, call a Member Service Representative at (408) 524-4500 or 1-855-500-P1CU (7128).

Fill in form on page 2 and return by mail or branch visit.

Which loans do not qualify for Skip-A-Payment?

- · Real Estate Secured Loans
- · Indirect Loans (loans originally funded by vehicle dealers) and Workout Loans
- · Loans currently delinquent or delinquent in the last 12 months
- Accounts not in good standing
- · Loans with less than 6 on time regular monthly payments posted
- · Loans with 2 processed skip-a-payments in the current calendar year
- · Loans with any collection extension or payment reduction activity during the life of the loan



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Return this form to:

PremierOne Credit Union Attn: Skip-A-Payment 6640 Via del Oro San Jose, CA 95119

Or return to any branch location

Name Home Address [No PO Boxes]	Daytime Phone	r(Month)
Loan #	Payment Amount	Take \$30 fee(s) from my:
	<u>\$</u>	Savings
	\$	Checking
	\$ \$ \$	If you are on biweekly payments and would like to skip both payments, check this box
For a FINANCE CHARGE of \$30 per loan I/We, the undersigned do hereby request a one-month extension of our normal loan payment(s)* and/or visa payment* for the agreed upon month with my/our regular payment(s) due the following month, and hereby acknowledge that I/We understand that interest will continue to accrue during the extension period at the same rate(s) as the original contract(s) and that the term or approximate repayment period of the loan or account will be extended due to this request. I/We understand this application is subject to review and/or approval.		
X Primary Member's Signature		Date
X If Applicable: Co-borrower or Co-Signe	er's Signature	Date 2