



Skip – A – Payment Form

To participate, simply complete the form and return it to any MECU location by mail or in person no later than November 21, 2025, for your December payment. To qualify for the skip-a-payment extension, the loan must never have been delinquent, and all types of member accounts must be in good standing. Must have made six months' worth of payments to be eligible. All extension applications are subject to approval. There is a non-refundable \$35 processing fee for each loan.

*MEMBER INFORMATION:

Member Name _____
Member Number _____
Member Email Address _____

*PLEASE EXTEND THE FOLLOWING:

Loan Number _____ Frequency _____ Payment Amount \$ _____
Loan Number _____ Frequency _____ Payment Amount \$ _____
Loan Number _____ Frequency _____ Payment Amount \$ _____

You are applying for an extension of your original loan agreement and repayment terms. This extension will defer the payment for one month, or four weekly or two biweekly installments. You understand that interest will continue to accrue daily for each loan at the Annual Percentage Rate set forth in your loan agreement even during the skip-a-pay month so when you make your next payment, more of the payment will be applied to the interest owed. You also understand the term of your loan will be extended by one month. By signing below, you agree to pay the entire balance left owing on your loan at the same rate of interest and at the same monthly payment as per the terms of the agreement and that your next regularly scheduled payment will be due as scheduled. The granting of an extension may mean that you will pay a higher total finance charge on the loan, and you may possibly make a greater total number of payments than if you had made your payments as originally scheduled. This means you may have an additional payment(s) due after your loan would have originally been paid off. In all other respects, the provisions of your loan agreement remain in full force and effect. If applicable, the monthly premium for any payment protection will still be added to the loan on the skipped payment. If your loan has GAP coverage, this deferral may adversely impact future GAP claims. You understand that you may jeopardize any future GAP claim should there be a total loss on the covered vehicle. Please refer to your GAP contract for further details. Single pay, mortgage loans, credit cards, and RV/Motorhomes, tractors, ATVs, watercraft such as jet-ski, and InstaCash loans are not included in this offer. All Borrowers or Guarantors who signed the original loan agreement must sign the skip application form. Any debt protection on your loan(s) will extend beyond the original maturity date of the loan(s). For payments you set up with a bill payment service, payments initiated at another financial institution, etc., you are responsible for stopping the loan payment for the month you wish to skip. Submitting the application is not a guarantee of approval for the skip-a-pay. All extension applications are subject to approval. MECU reserves the right to deny extensions or limit the number of extensions you may receive annually.

*SIGNATURES

All borrowers, co-borrowers, etc., must sign this form before MECU will defer any payment

Borrower Signature _____ Date _____

Co-Borrower Signature _____ Date _____

*PROCESSING FEE

___ Deduct from MECU account Number _____
___ Please deduct from a non-MECU account Number _____
___ Routing Number, if money is coming from another institution Number _____
___ Check enclosed or provided Check details _____

OFFICE USE ONLY

Employee Accepting Form _____

Date Processed _____

MEUCUD

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