



Hurricane Ian Skip Payment Request and Authorization Form

You may skip your consumer loan payment twice within a 12 month period with a total maximum of four times over the life of the loan. For your convenience, you can choose the month that works best for you. To skip your payment use this Skip Payment Request and Authorization Form each time you want to skip your next monthly payment on an eligible AgFed loan. You must complete one form per eligible loan. The primary member and co-borrower (if applicable) MUST sign this form in order to process the request.

Form must be faxed to 202-479-3877 or emailed to skippay@agfed.org

*This request form must be received no less than 10 business days before your loan is due but no more than 30 days prior to the due date.

Member Name (please print clearly): _____ Last 4 digits of Member Number: _____

Email Address: _____ Preferred Phone Number: _____

Payment You Wish to Skip

I want to skip the payment for the period I have indicated below. A month's payment is defined as one (1) monthly loan payment, two (2) consecutive biweekly payments, and four (4) consecutive weekly payments.

My payment for the month of _____ (Please allow 10 business days for processing.)

Skip my payment on the following eligible consumer loan (check one only):

- | | |
|------------------------------------|------------------------|
| • Auto Loan | • Recreational Vehicle |
| • Certificate / Share Secured Loan | • Signature Loan |
| • Credit Card | • Second Mortgage |
| • HELOC | • Holiday Loan |
| • Life Line of Credit | • Summer Loan |

Loan Number: _____ (Example: L50, L52)

Disclosure and Authorization

By signing and submitting this form, you agree to participate in Agriculture Federal Credit Union's (AgFed) Skip Payment Program. You understand by participating that the current balance of the loan is extended by the amount of the payment skipped. You also understand that interest will continue to accrue on your loan balance throughout the deferred payment period. You are requesting AgFed to advance the due date equal to one month's payment on each eligible loan which you have indicated above. If there is more than one borrower on a loan, the borrower and the co-borrower must sign the form.

Members with GAP protection may only skip twice for the life of the loan per your original GAP agreement.

If you have recurring automatic transfers from other financial institutions for your loan payment(s), it is your responsibility to stop the transfer and restart the transfer. Any fees assessed from your other financial institution for doing this will not be refunded by AgFed. Skipping your payment does not affect your original GAP election at the time you funded your loan. Your account with AgFed must be in good standing. Certain restrictions apply, and AgFed reserves the right to deny any Skip Payment participation request.

NOTE: If you have set up scheduled or automatic recurring payments on AgFed Online Banking or Bill Pay, you must personally stop the payment for the month selected and reinstate it once the payment has been skipped. Additional missed payments that result from your having failed to reinstate any automatic payments will be handled as a late payment.

Borrower Signature: _____ Date: _____

Co-Borrower Signature: _____ Date: _____