

**Need Extra Cash?
Take Advantage of Our Skip-A-Payment Program!**

As a valued member of Nashville Post Office Credit Union, you may choose to skip a payment on your NPOCU loan(s). **(Real Estate loans and Visa Credit Cards are excluded from this offer)**. If you have more than one loan, you can skip a payment for each loan. You can skip a loan payment for one month during the year. *The payment skipped will consist of (1) monthly payment or (2) bi-weekly payments. If your payment is made through Payroll Deduction or Direct Deposit, your payment will be deposited into your primary Share / Share Draft account at NPOCU.*

There is a **\$25.00 processing fee per loan** to take advantage of this program. The fee may be taken from your Shares, Share Draft, or you can mail us a check for the fee. The Skip-A-Payment coupon must be received at credit union **three days prior** to the due date of the loan payment you wish to skip.

Skip-A-Payments on loans are subject to credit approval. Interest will continue to accumulate on your loan during the time you skip your payment, which may cause the maturity date on each loan to be extended. Skipping a payment will not extend the term of some optional insurance. Delinquency on any credit union loan will disqualify you from the program. First loan payment must have been made; you cannot skip two consecutive months such as December and January, other restrictions may apply. NPOCU reserves the right to suspend this promotion at any time for any reason. You will be notified if you are denied for the Skip-A-Payment.

| <i>Skip-A-Payment Coupon</i> | |
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| Name: _____ | 1. The month you want to skip your payment(s): _____ |
| Account # _____ | 2. List the loan number and payment amount you want to skip: |
| Address: _____ | Loan # _____ \$ _____ |
| _____ | Loan # _____ \$ _____ |
| _____ | Loan # _____ \$ _____ |
| Your Signature _____ | 3. Please debit fee from: <input type="checkbox"/> Savings <input type="checkbox"/> Checking |
| Your signature denotes acceptance of this agreement. All parties signing the original loan documents must sign agreeing to skip a payment. | <input type="checkbox"/> Check Enclosed |
| Joint Signature (if applicable) _____ | |
| For employee use ONLY. Processed by: Teller # _____ Date _____ <input type="checkbox"/> Approved <input type="checkbox"/> Denied | |

Send form back to: Nashville Post Office Credit Union
P.O. Box 291233
Nashville, TN 37229
Fax – (615) 871-7209