

I understand that the skip-a-pay option will amend the terms of my original loan agreement and I am still responsible to repay the entire unpaid balance of the loan. Interest will continue to accrue on outstanding balances during such periods when loan payments are not made. All loan terms applicable prior to the skip pay period will again apply once the skip period has expired. Exercise of the skip payment option will extend the maturity date of my loan. An eligible loan must have four consecutive payments to be eligible for the skip-a-pay program and may be not be used more than twice per year. The skip payment option may not be used for two consecutive months; a 60-day period of payments must be made before the loan will be eligible for a second skip payment option. A \$25.00 fee will be charged and will be withdrawn from my account at the time of the request. If your loan is paid by an automatic transfer, please update your transfer option accordingly through our home banking service.