

Central State Credit Union Skip-a-Payment Reply Form

Yes! Yes, I'd like to participate in the deferred payment program for the month of:

December 2011 or January 2012 (check one box only)

I understand there is a \$25.00 processing fee per request in which a payment is deferred.

The fee will be deducted from my savings when this notice is received.

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Defer payment on the following loans:

Loan #: _____ [account number and loan suffix(s)]

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I understand that by deferring my monthly payment(s) on my loan(s): (i) the final payment date will be extended, (ii) I will be charged more interest over the life of the loan and (iii) the final payment amount will change due to the accumulated interest. I understand that any GAP policies I may have purchased will only cover an additional 2 (two) months of extended payment(s), therefore, should my deferral of payment increase the number of payments by more than 2 additional months, then the GAP policies will not cover the any of the payments in excess of the 2 additional months. Members must be in good standing to qualify for this Skip-a-Payment. Loans that are 6 months old and less do not qualify for the Skip-a-Payment.

***** ALL SIGNERS ON LOANS MUST SIGN THE DEFERMENT REQUEST!*****

Member's Signature: _____

Print Name: _____

Co-Borrower's Signature: _____

Print Name: _____

FOR CREDIT UNION USE ONLY

Approved by: _____

Loan #: _____

Loan #: _____

Date: _____

Mail to: Central State CU, P.O. Box 1329, Stockton CA 95201

Or fax to: (209) 444-5372