



STAR USA FEDERAL CREDIT UNION SKIP A PAYMENT

To participate in Star USA's Skip A Payment Program, just complete and sign this form and return it to any Star USA office or fax it to 304-357-2291.

I would like to skip my next payment for the following loan(s):

- Personal Loan
- Auto Loan _____
(Type of Vehicle such as 2004 Ford F150)
- Other _____
(Other Auto, Cycle, RV, Boat Loans – Please describe)

Skip payment for the following month: _____

Member (Account) Number: _____

Member Name: _____

Contact me at - phone number: _____ email: _____

I would like to pay the \$30 per loan processing fee:

How is your payment paid:

- | | |
|--|--|
| <input type="checkbox"/> With the enclosed check for \$30 | <input type="checkbox"/> Automatically from an account with Star USA FCU. |
| <input type="checkbox"/> From my Star USA Checking Account | <input type="checkbox"/> Automatically from an account at another institution. |
| <input type="checkbox"/> From my Star USA Savings Account | <input type="checkbox"/> By coupon. |

To participate in the Star USA Skip A Payment Program, you must be a member in good standing. All your loans must be current. Mortgage Loans, Home Equity Loans, Visa Loans, and Stock Secured Loans are not eligible for this program. Any loan delinquent over 30 days in the past 12 months is not eligible for the Skip A Payment program. No more than 2 Skip A Payments or Loan Extensions are allowed per year. There must be at least 6 consecutive months of payment history to be eligible. GAP Insurance coverage will be voided if more than 2 Skip A Payment options are utilized during the life of the loan.

By signing below, you authorize Star USA FCU to advance your loan due date by one month on the loan indicated and acknowledge that this may extend the maturity date of the loan. You acknowledge that this request does not change your legal obligation to Star USA, that your loan agreement with the credit union provides for regular monthly payments, and that the credit union is merely informally permitting you to defer payment for the time indicated above. Interest will continue to accrue on the unpaid balance during the month you skip a payment. When payments resume, unpaid interest will be collected first. You acknowledge that there is a \$30 processing fee per loan in order to skip a payment and payment of this fee must be presented before the request can be processed. If approved, your regular monthly payment will resume immediately following the month you have indicated above. This form must be received by the credit union at least ten (10) days prior to the loan due date. If you have a payroll deduction or ACH and choose to exercise this option, the payment will be placed in your savings account. **Star USA FCU reserves the right to refuse any Skip A Payment request. If the designated loan has a cosigner, the cosigner must sign in order for the request to be processed. Signature below signifies that you have read and understand guidelines of Skip A Payment.**

MEMBER SIGNATURE: _____ DATE: _____

COSIGNER SIGNATURE: _____ DATE: _____