



skip a pay

Put a little jingle in your pocket this holiday

Name _____

Daytime Phone # _____

Account # _____

Please skip my loan payment(s) for:

November

December

(check only one- no write-ins) for the following loans:

Loan ID (1,2 etc.)

Type (auto, personal/signature, etc.)

I authorize a transfer of \$30 fee per loan to be skipped from **Widget Financial**: (check one)

Checking

Savings

Check is enclosed

I understand that it is my/our responsibility to ensure that the request was approved.

Please send me a courtesy text or email when my request is processed:

By email

By cell phone (text)

My email address/ cell phone number is:

(This courtesy text/email may not be able to be sent to incorrect, illegible or incomplete email or cell phone information.)

I/we wish to participate in the Widget Financial Skip-A-Pay Program. Please defer payment for the loan(s) indicated on this request. I/we understand that 1) Additional interest accrued during the extension period will be paid before any payments to principal when the next payment is made; 2) In order to be eligible to participate in this program that all loans and shares with Widget Financial must be current and in good standing; 3) This request must be received at least 5 business days prior to the payment due date; 4) If I/we have received a hardship extension or loan modification that the loan(s) may not be eligible for this program; 5) I/we continue to be responsible for the entire outstanding principal and interest and will be responsible to make the scheduled payments after the original maturity date until all principal and interest is paid in full; 6) The pledge of security will remain in effect until the loan is fully repaid; 7) Any benefit received for GAP protection purchased through the Credit Union may be reduced by this extension; 8) Any GAP protection, credit life and/or disability insurance purchased through a third party may be voided by extending the loan(s) with this payment skip; 9) This offer applies only to consumer vehicle, personal, and share secured loans; 10) Loans with a current protection claim may not be eligible to be skipped; 11) First payments or first payment due after another skip or modification are not eligible; 12) Each loan may be skipped a maximum of two payments per year and a maximum of twelve times over the life of the loan, including hardship extensions; 13) All members obligated on the loan(s) must consent to the Skip-A-Pay; 14) A nonrefundable \$30 fee will be assessed for each loan payment skipped.

X _____
Borrower's Signature Date

X _____
Co-Borrower's or Co-Signer's Signature Date

