***YES, I OPT IN TO THE ONE-TIME Holiday Loan Skip Pay for December 2024 with MTCU....***

Member Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Member Number \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Loan # \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Payment amount to skip \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Phone #\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. **MEMBER ELIGIBILITY**.  All loans must be current.  If not, the member will be disqualified from the ONE-TIME holiday skip pay for December 2024 with MTCU.
2. **ELIGIBLE LOANS**. The following loans will be eligible for the skip payment program: All loans excluding Bounce Free Loans, Home Equity, Mortgage, Promotional Loans, Workout Loans, Line of Credits, and Credit Cards.
3. **Donation**. The Credit Union will charge members $5.00 per loan.

By signing and dating the coupon, you agree to amend the terms of your original loan agreement(s) by one month due to the skipped payment. You also agree to repay the entire unpaid balance of your MTCU’s loan(s) at the interest rate and according to the payment schedule dated on your original loan agreement(s) if applicable. Any faxed transmission of your signature may be held equally enforceable as your genuine signature.

If your loan payment(s) are made through payroll deduction or automatically from another financial institution, your money will be directed to your primary savings account for the months you have skipped.

Please take my donation from my Checking/Savings Account # \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. I understand and agree that any additional payments (those beyond the original maturity) resulting from the exercise of the skip payment(s) may not be covered by GAP, a debt protection product, and that it is your responsibility to verify the impact of any skipped payment(s) on your insurance coverage.

Primary Borrower Date

Co-Borrower Date

Owner of Collateral (If applicable) Date