Best Reward
FEDERAL CREDIT UNION

Holiday Skip~A~Payment

Skip your December or January Loan Payment!* Complete this form and fax or drop off at the branch of your choice no later than **November 30, 2025** to skip ONE monthly payment (per loan). There is a $35.00 Processing Fee (per loan) due at the time of the request and the request must be signed by all borrowers on the loan. This program is available for members with a minimum 12-month loan payment history. Any accounts with delinquent loan payments or negative account balances within the last 12 months are not eligible.

Eligible Loans Include:

Vehicle Loans
Signature Loans
Share Secured Loans

Borrower's Name: ______________________________ Account # ____________________

Home Phone #: ______________________ Alternate Phone #: ______________________

Loan Type: ☐ Vehicle ☐ Signature ☐ Share Secured **Loan Suffix / Trailer:** ________

Skip Loan Payment in: ☐ December 2025

OR

☐ January 2026

Payment Method: ☐ In Person, Online, By Mail, By Phone

☐ Direct Deposit / Payroll Deduction

Company / Employer Name: ______________________________

Pay Cycle: ☐ Weekly ☐ Bi-Weekly ☐ Monthly ☐ Semi-Monthly

Processing Fee: $35.00 ☐ Cash

☐ Check

☐ From Account # ____________________ ☐ Savings ☐ Checking

Borrower's Signature: ______________________________ Date: ________________

Co-Borrower's Signature: ______________________________ Date: ________________

*By signing above, you authorize Best Reward FCU to advance your loan payment(s) and understand that this will extend the maturity date of your loan. At the credit union's option and on terms we state from time to time, we may allow you to skip installment payments. If you accept any skipped payment, you understand that the finance charge (daily interest) will continue to be applied. Interest will accrue on the unpaid balance during the month you choose to skip, and when payments resume, the unpaid interest will be collected first. However, no late charges will apply for authorized skipped payments. Further, no skipped payment will extend the term of any credit insurance policy you may have obtained through the credit union as part of this loan. If you purchased the GAP Waiver Addendum on a vehicle loan, the waiver does not include more than two skipped payments during the term of the financial agreement. Skipped payments are missed payments that are authorized by the credit union or caused by delinquency. You will remain fully liable for any portion of the unpaid net balance that is not covered by the GAP Waiver Addendum. The $35.00 processing fee is considered a finance charge, must be paid at the time of request, and *does not* go towards the loan payment or interest due. Scheduled payments made through Direct Deposit or Payroll Deduction will be transferred to your Share Savings Account for the month you choose to skip and will be subsequently available for withdrawal. Skip-A-Payment does not apply to credit cards or real estate loans. The credit union reserves the right to refuse any Skip-A-Payment request.

INTERNAL USE ONLY

Accepted by: ______________________________ Processed by: ______________________________

☐ Approved ☐ Denied Date Fee Taken: ________ Date File Maintenanced: ____________ # of Skips: _________