



HoliYAY!

Skip-a-Pay puts the happy in your holiday.

So skip it – the payment, not the shopping.

CoastHills
CREDIT UNION
Another great day.®

Skip-A-Payment this holiday.

Give yourself the gift of a little extra cash.

To skip your November or December payment, simply fill out this form. Or, visit **CoastHills.coop**, log into Online Banking, select "other options" and follow the simple steps. Happy Holidays!

Name

Account number

()

Daytime phone number

X

Primary signature

Date

X

Co-signer signature

Date

Which CoastHills loan(s) do you want to defer?*

Offer is only available on consumer installment loans, and does not include credit cards, mortgages and lines of credit.

Loan # _____

Loan # _____

Loan # _____

Select the month you want to skip (choose one)

November

December

I understand that I will be charged a \$35 processing fee for each loan on which I elect to skip a payment. The fee will be deducted from my checking or share account (please mark appropriate box below).

Checking account

Share account

I acknowledge that this action may extend the maturity date of my loan. I also acknowledge that this request does not change my legal obligation with the credit union, that my loan agreement provides for regular monthly payments, and that the credit union is merely informally permitting me to defer payment for the month indicated above. I understand that interest will continue to accrue on the unpaid balance of my loan during the month of the skipped payment. I also understand that the extension of the note may not be covered by insurance or any Guaranteed Asset Protection coverage.

I understand that I must be in good standing, that I must have made the last six consecutive payments on time, and that all of my loans must be in current order to participate in this program, unless approved by Consumer Loan Management. The Credit Union may terminate this program at any time. If approved, this request amends my loan agreement(s) and my regular month payment schedule will resume immediately following the month in which payment has been skipped.

Return this form to any CoastHills branch, or mail to:

CoastHills Credit Union

P.O. Box 200 Lompoc, CA 93438-0200



*If your loan payment transfers from another financial institution, please be aware that the funds will still be withdrawn from that account and instead be deposited to your CoastHills share account.

Credit Union use only:

Apv.

Den. _____ User ID