



Have More Money in Your Pocket this Holiday Season!

Any member with a loan (excluding VISA credit card accounts and Mortgage Loans) owing to Sovita Credit Union may request to skip the November or December 2018 loan payment for each such loan. If you wish to skip your November or December 2018 loan payment on your eligible loans with the credit union, please complete the form below and return it to a credit union office or mail it to us at:

Sovita Credit Union
P.O. Box 320830
Flint, MI 48532-0015

Please contact a Loan Department representative at (800) 369-2786,
(810) 720-8300 or (810) 664-5351 if you have any questions.

SOVITA CREDIT UNION SKIP-A-LOAN-PAYMENT AGREEMENT

I would like to skip my monthly loan payment(s) due during the month of **November or December** (Circle One), 2018. If this request is approved by the Credit Union, I agree that interest will continue to accrue and the maturity date(s) will be extended by one month beyond each loan's original maturity date(s). I agree that all provisions of the original note(s) except for the extension of each loan's maturity date will remain in full force and effect.

If I have entered into any Members Choice Guaranteed Asset Protection Contracts with the Credit Union, I understand that skipping payments may affect the benefits available to me under those contracts.

I agree that this agreement will not apply to any VISA credit card account or mortgage loan I may have. I understand that this agreement is subject to approval by the credit union and if applicable, any co-maker, co-signer, or guarantor on my loan(s). I realize that I am not eligible to skip any payment unless all of my loans with the credit union (including my VISA accounts and mortgage loans) are not delinquent and I have not received an extension of payment agreement for any loan in the previous twelve months.

I am requesting that this agreement be effective for all loans on account number _____, except VISA credit card accounts and mortgage loans.

Borrower Signature

Date

Joint Borrower Signature

Date

Telephone Number

Email Address

Each of us who signs below is a co-maker, co-signer, or guarantor of one or more loans described in the Skip-A-Loan-Payment Agreement above. By signing below, each of us agrees to the extension of the above described loan(s) under the terms of the Skip-A-Loan-Payment Agreement and agrees that the extension will not affect our liability to repay the loan(s).

Co-signer/Co-maker/Guarantor

