Sovita CREDIT UNION

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 2026 loan payment for each loan. If you wish to skip your November or December 2026 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,
or (810) 720-8300 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 only one)**, 2026. I am requesting that this agreement be effective for all loans on the account number, except VISA credit card accounts and mortgage loans, which I understand are ineligible for the Skip-A-Loan Payment Program.

If this request is approved by the Credit Union, I understand and agree that interest will continue to accrue on the loan(s) and the maturity date(s) of the loan(s) will be extended by one (1) month beyond each loan's original maturity date(s).

I understand that if I am permitted to skip the November 2026 payment, my obligation to make loan payments shall resume in December 2026; if I am permitted to skip the December 2026 payment, I understand that my obligation to make loan payments shall resume in January 2027 .

I agree that except as specifically set forth in this Agreement, all provisions of the original loan agreement(s) shall 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 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 further understand and agree that I will be ineligible to skip any payment unless none of my loans with the credit union are in a delinquent status (including my VISA accounts and mortgage loans), and I have not received an extension or payment arrangement agreement for any of my loans with the credit union in the previous twelve (12) months. I understand that any loan extension(s) granted to me by the credit union in connection with the COVID-19 pandemic and resulting federal emergency will not be considered as an extension or payment arrangement agreement for purposes of determining my eligibility for the Skip-A-Loan Payment Program.

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 alleviate our liability to repay the loan(s).

Co-signer/Co-maker/Guarantor _____

Federally Insured by NCUA

EQUAL HOUSING LENDER

Sovita®
CREDIT UNION

4411 Calkins Road • PO Box 320830
Flint, MI 48532-0015 • 810.720.8300

Holiday Skip Loan Payment FM

Member Name: _____ Member Number: _____

Month member applied to skip: November December (circle one)

Member Eligible: Yes or No

Has the loan had an extension in the last 12 months: Yes **(does not qualify)** or No

Payment Method
- ☐ Own
- ☐ Transfer
- ☐ ACH Distribution
- ☐ ACH Origination

Payment Method - Own Payment

File Maintenance

Loan ID	Current Maturity	New Maturity	Current Due	New Due

Payment Method - Transfer / ACH distribution/ ACH Origination

File Maintenance

Loan ID	Current Maturity	New Maturity	Current Due	New Due	Effective Date

Payment Method - ACH Direct / Magic Wrighter

Loan ID	Current Maturity	New Maturity	Payment Amt	Moved to Symitar	Effective Date

Message on account (for all payment methods) - Holiday Skip - Nov or Dec w/expiration of 1-31-2027

**Change maturity date for all loans
December skip - **DO NOT file maintain until November payments are **ALL** made. ***Be careful of ACH (SSI or Fidelity) that may post twice (Example: December 1st and December 31st)***

Rep Name: _____ Date FM: _____ Checked by: _____