

2024 Holiday Skip-A-Payment Request Form

Account #: _____ Primary Member: _____

Primary Member: _____

Choose the month and the loan(s) you wish to skip.

December 2024 January 2025 Choose only one month.

L01 L05 L08 L21

L02 L06 L09 L22

L04 L07 L20

**To determine your loan account type, check your Statement, visit North Online Banking's Account Summary or a Members Service Rep.

Choose the payment method for the \$35 processing fee.

Enclosed is a check for \$35 per loan (mail requests)

Please take \$35 per loan from my account #: _____ Checking/Savings/MM

Tell us how to acknowledge your request (please choose one):

Email: _____

Fax confirmation: _____

All persons who signed the original loan must sign this request form.

Signature _____ Date _____

Joint Signature _____ Date _____

*By signing above I/we hereby agree to the terms of this modification agreement (Skip-A-Pay) to my L01, L02, L04, L05, L06, L07, L08, L09, L20, L21 or L22 account. This agreement is made as of the date of signature(s) between signing parties and North Memorial Federal Credit Union. It is acknowledged by these parties that this agreement does not constitute a new loan - but only a modification of terms of an existing loan between the parties. It is further acknowledged and agreed by these parties that all other terms and conditions of the Note, not inconsistent with this agreement, remain unchanged and in full force and effect. Consent by the Credit Union to this agreement does not waive the Credit Union's right to strict performance of the obligation as changed, nor obligate the Credit Union to make any future change in terms. Nothing in this agreement shall constitute a satisfaction of the Note. It is the intention of the Credit Union to retain as liable parties, all makers and endorsers of the original Note, including accomodation makers and therefore, no parties will be released by virtue of this agreement. If any person who signed the original Note or any guarantee agreement, does not sign this agreement, then all persons signing acknowledge that this agreement is given conditionally, based on the representation to the Credit Union that non-signing parties consent to the changes and provisions of this agreement and/or otherwise will not be released by it. This waiver applies not only to any initial extensions, modifications or release, but also to all such subsequent action.

**On approved credit. Eligible loans must have been opened before December 1, 2023 and not past due at the time of the request. North Memorial FCU reserves the right to refuse any Skip-A-Payment request. Not all requests will qualify for the Skip-A-Payment program. Offer ends January 31, 2025. North Memorial FCU is an equal opportunity lender.