Wise members use Skip-A-Pay to extend their financial resources for the season.

As a valued member of Goldmark Federal Credit Union, you have been selected to participate in our Holiday Skip-A-Payment program. This means that you can choose to skip the November, December or January payment on your credit union loan. Have more than one eligible loan? Skip a payment on each!

Skipping a payment is like "making a loan to yourself." Keep your holiday budget from melting down when you use the extra cash for holiday travel, gifts, entertaining, or any other expense you wish this holiday season. It's our way of thanking you for your loyalty, and telling you how much we appreciate your membership! **So be wise like an owl and *SKIP!***

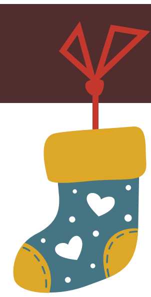
SKIP-A-PAYMENT RULES

1. A processing fee of $25.00 per loan will be deducted from your account If you do not have $25.00 in your account, please mail a check for $25.00 with your Holiday Skip-A-Payment request.
2. Loans cannot be past due at the time of request. All Visa, Home Equity Lines of Credit, Home Equity, Mortgage, Recreational Vehicles, Mobile Homes or Pledge Loans are not eligible.
3. Applications should be received at least ten business days prior to loan due date. Interest will continue to accrue on unpaid balances through skipped payment period.

IT'S EASY TO APPLY

Simply complete the application below, and return it to us by mail at: Goldmark Federal Credit Union, Attn: Loan Processing, 155 Pleasant Street, Attleboro, MA 02703; or drop it off at the credit union.

SKIP-A-PAYMENT APPLICATION



Name______________________________ Member # ______________________________

SSN ______________________________ Email ______________________________

Daytime Phone______________________________ Evening Phone ______________________________

Skip my next monthly payment on the following loan: *(Check only one)* ❑ New/Used Auto or ❑ Personal or ❑ New/Used Motorcycle

Please deduct the $25.00 processing fee from my: *(Circle one)* Savings Checking Payment Enclosed

X______________________________ X______________________________

Borrower's Signature Date Co-Borrower's Signature Date

I must be a member in good standing with all of my loans current (less than 15 days past due in the past 12 months) to participate in Goldmark FCU's Skip-A-Payment Program. This Program is not available during the first three (3) months of the loan term. Loans are limited to one (1) Skip-A-Payment per calendar year up to a maximum of three (3) per loan term. There is a $25 service fee per payment skipped. The following loan types are eligible for this Program: New and Used Auto, New and Used Motorcycle, and Personal Loans. Finance charges will continue to accrue on a daily basis at the Annual Percentage Rate set forth in my loan agreement, both during and after the deferral period. This means that this deferral of scheduled payments, and/or the application of resulting fee directly to the outstanding loan balance if that is the method I have chosen, will result in having to pay higher total Finance Charges and possibly a greater total number of payments, than if I made my payments as originally scheduled. This means I may have an additional payment(s) due after my loan would have originally been paid off. In all other respects, the provisions of my original agreement remain in full force and effect. I may contact the Credit Union for exact payoff information. I agree that I will resume making scheduled payments beginning with the payment due during the month following the deferral and will make all other scheduled payments when due thereafter. I understand that each payment is applied first to finance charges and late charges, if any, and then to principal. My next monthly payment will include the finance charges accrued from the skipped month. Monthly premium for Payment Protection will still be added to the loan on the skipped month. If you have set up scheduled or automatic recurring payments on Online Banking or Bill Payer, subject to Goldmark FCU's prior approval of your eligibility to skip your next monthly payment, you must personally stop the payment for the month selected and reinstate it once the payment has been skipped. Additional missed payments that result from your having failed to reinstate any automatic payments will be viewed as late.

GOLDMARK
FEDERAL CREDIT UNION

For Credit Union Use Only

Member#__________ Loan#__________

Fee __________ Rec'd _____/_____/_____

Proc. By#__________________________