



Dear Member:

Holiday crunch time is almost here. Are you already feeling the squeeze? Highway Alliance Credit Union has the relief. Our Skip-A-Pay program will put some extra cash in your pocket for the holidays by skipping your November or December 2018 loan payment(s).*

Reappoint these funds for a mini-vacation, home improvements or holiday gifts. Whatever you decide to do, we hope you take advantage of this convenient holiday relief.

There is a \$30.00 fee for each loan chosen to skip. Simply complete the form on the reverse side and return to us no later than November 1st to take advantage of the skip-a-pay for November or return by December 1st to take advantage of the skip-a-pay for December. You may also fax your request to us @ 573-635-7618 and we will be happy to deduct the fees from your account.

Please be aware that if you make your payments via ACH or by Payroll Deduction, the transaction will still process and your account/paycheck will still be debited for the payment, so make changes accordingly.

Please contact the credit union at 573-632-2848 should you have any questions regarding Skip-A-Pay.

Sincerely,

Highway Alliance Credit Union

- * VISA's and Loans secured by real estate are not eligible for this offer. Applicants must be in good standing with the Credit Union and qualify to be eligible for Skip-A-Pay program.

Loan Extension Agreement

It is mutually agreed that this constitutes an extension on Highway Alliance Credit loan #(s) _____

Member Account Number: # _____

If you are paying by check or cash please complete this section:

Method of payment: Cash \$ _____ Check _____ Amount enclosed \$ _____

If you would like HACU to deduct payment from your Share Act. or Checking Act. please authorized by indicating which account by "X".

Select one: Share Act. _____ or Checking Act. _____ Amount to be deducted: \$ _____

Daytime Phone Number: _____

This monthly payment will be added to the end of the original term of this loan. All other terms and provisions of the original loan agreements are unchanged and remain in full force and effect.

ALL RESPONSIBLE PARTIES MUST SIGN.

Borrower

Co-Borrower (If Applicable)

Co-Signer (If Applicable)

Co-Signer (If Applicable)

SIGNED AGREEMENT MUST BE RETURNED BY NOVEMBER 1ST FOR THOSE CHOOSING TO SKIP PAYMENT(S) FOR NOVEMBER, 2018 OR DECEMBER 1ST FOR THOSE CHOOSING TO SKIP PAYMENT(S) FOR DECEMBER, 2018.

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency