

Happy Holidays from evergreenDIRECT!



SKIP-A-PAYMENT REQUEST

As a reward for maintaining your loan(s) in good standing, we invite you to skip your November 2015, December 2015, or January 2016 loan payment(s) giving you extra cash for the holiday season! This special holiday offer is available for a low \$25 fee per loan requested to skip. Loan products eligible for the skip-a-payment program are as follows: Auto, Boat/RV, Share/Certificate Secured, Signature, Other Secured Loans (non real estate), and Credit Cards. (Not eligible: Cash Flow Loans, Real Estate Loans, and Home Equity Lines of Credit). Please read this offer in its entirety for details and restrictions and keep a copy for your records (a copy will be available on our website as well). Again, happy holidays from evergreenDIRECT!

Name: _____ Account #: _____

Indicate all loan suffixes under the above account number included in this request. Please see Eligibility Requirements below prior to applying:

Loan Suffix _____ Loan Suffix _____ Loan Suffix _____ Loan Suffix _____ VISA Suffix _____

Skip-a-Payment Month (choose only one; if you do not indicate which month, we will assume the next payment due month). Allow 7 days from the receipt of request to process:

☐ November 2015 ☐ December 2015 ☐ January 2016

Allow 7 days from the receipt of request to process. Fee is due at the time of application and will be deducted from your account when your request is processed. We will not process this request until the fee is available in your designated account. If you would like to receive an email when approved, please provide your email address.

evergreenDirect Account # _____ Savings Suffix _____ Checking Suffix _____

email _____

Fee cannot be added to a loan, charged to an account at another financial institution, or deducted from the skipped payment.

Eligibility Requirements

A member loan must meet the following criteria in order to be eligible for this offer: loan must be at least 90 days old, cannot be past due and accounts cannot be overdrawn; loan product must be a closed end or open end consumer loan or credit card; all other accounts with EDCU must be in good standing; and request must be made at least seven (7) days in advance of the payment due date. If you had a skip-a-payment in the past twelve months or a due date advance due to a hardship, you are not eligible for this offer. All borrowers, co-borrowers, co-signers and owners of collateral must sign this request.

Your Scheduled Loan Payments if Approved

Transfer from your EDCU savings or checking account: The transfer for the skipped payment period will be suspended and will automatically resume.

Direct Deposit distribution: The funds normally distributed to make your loan payment will remain in the account that receives the direct deposit. The distribution will automatically resume.

Payroll Deduction from Washington State: The funds for the skipped payment period will be deposited to your savings and will automatically resume.

Automatic withdrawal from another financial institution: The debit from your other account **will continue as normal**, however the funds will be applied to your EDCU savings account during the skip period. **We have no means to stop the debit from occurring.**

Terms and Conditions: By participating in EDCU's Skip-A-Payment program, you request we defer your loan payments as indicated. You agree and understand that: 1) FINANCE CHARGES will continue to accrue at the rate provided in your original loan agreement, during and after that time; 2) deferring your payment will result in your having to pay higher total FINANCE CHARGES than if you made your payment as originally scheduled; 3) the payment deferral will extend the terms of your loan(s) and you will have to make extra payments(s) after your loan(s) would otherwise be paid off; 4) you will be required to resume your payments the following month; 5) a fee of \$25 will be deducted from a savings or checking account for this service at the time the request is processed; and 6) if you elected GAP or Mechanical Breakdown Protection, the coverage will not be extended beyond the original maturity date.

All borrowers, co-borrowers, co-signers and owners of collateral must sign this request. I agree that I have read and understand the information above and authorize evergreenDIRECT to skip my payments on the loan(s) listed above.

Borrower Signature _____ Date _____

Co-Borrower Signature _____ Date _____

Co-Signer Signature _____ Date _____

Owner Signature _____ Date _____

If mailing request, please send to: evergreenDIRECT Credit Union PO Box 408 Olympia, WA 98507-0408 or fax to 360-943-6065.
Call 360-943-7676/800-327-4286 with any questions.