



### Multiple-Signer Skip Form

If you are the only signer for your loan, you can use the single-signer form at ArapahoeCU.org.

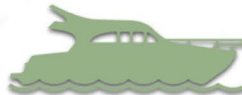


Please Name All Borrowers on the Loan

Member Name: \_\_\_\_\_ Co-Signer Name: \_\_\_\_\_  
 Member Number Associated with the Loan: \_\_\_\_\_  
 Day Phone: \_\_\_\_\_ Alternate Phone (Optional): \_\_\_\_\_  
 Loan ID(s) (ex. L2, L12): \_\_\_\_\_  
 Month/ Year For Requested Skip: \_\_\_\_\_

Payments will resume the following month on the scheduled due date. Previous month must not have been skipped.

\_\_\_\_\_ Enclosed is my Administration Fee of \$50      *OR*      \_\_\_\_\_ Please debit my \_\_\_ **savings** or \_\_\_ **checking** account for the fee (funds must be available).



\*Please note: The administration fee applies to each month/ loan selected. While not likely, this fee may be changed at any time without notice.

All skip payment requests are subject to approval. Normal interest will accrue and the loan does not end until all scheduled payments are made. Skipping a loan payment will extend the term of the loan. Skip payments cannot be used to skip your first loan payment (new loans). Two consecutive payments cannot be skipped. Please note: Skipped payments will result in an extended loan term. We reserve the right to not approve a skip-a-payment request at our sole discretion. Certain loans, most notably those designated as an "L8 or L10" are subject to additional processing and require management approval in all cases. GAP insurance and its payouts can be affected by the use of this skip payment program. Please discuss your options with a representative. Please also note these product-specific restrictions:

- Consumer loans are eligible for a maximum of six skips over the life of the loan.
- Springboard (often labeled as an L8 or L10) loans are eligible for a maximum of two skips over a rolling, twelve-month period. Loans are not eligible for any skips within the first twelve months from the date of origination.
- Credit cards and overdraft lines of credit are eligible for a maximum of one skip for every rolling twelve-month period.
- Real estate loans are NOT eligible for skip payments.

If you elected to take advantage of a 90 day payment vacation before your first payment, you may not qualify for a skip-a-pay for the first twelve months.

Your next regular payment will be due on the scheduled due date following the month you have elected to skip. Accounts must be current and in good standing at time of request. Members may skip payments on more than one eligible loan. All other provisions of the original note except those changed by this agreement will remain in force and in full effect. This form must be submitted five business days before the loan payment due date. Offer is subject to cancellation.

Please sign and complete the verification below:

Signature (primary): \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Last Four of Social: \_\_\_\_\_  
 Signature (co-signer): \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Last Four of Social: \_\_\_\_\_