

**COMMUNITY FINANCIAL CREDIT UNION
SKIP-A-PAY PROGRAM**

As a valued member, you may be eligible for our Skip-A-Pay Program (the "Program"). Eligible members may request to skip up to two (2) loan payments on their qualifying loans with Community Financial.

Qualifying loans include the following loans, provided the loan has been open for at least 180 days and is no more than 29 days delinquent at the time of your Skip-A-Pay request:

**New & Used Auto Loans,
Signature Loans,
Recreational Vehicles; including Boat, RV & Powersports**

First mortgage loans, home equity loans, home equity lines of credit, mobile home loans, personal lines of credit, credit card accounts, and commercial loans and lines of credit are not qualifying loans, and are specifically excluded from the Program.

You may request to skip up to two (2) payments during any calendar year; provided however, you may not skip more than two (2) loan payments during any 120-day period. Your request to skip a payment must be received and approved by us at least five (5) business days prior to the payment you wish to skip.

If you have GAP, credit life or credit disability insurance on your qualifying loan, you will need to check with your insurance carrier to determine how skipping a payment may affect your coverage.

Note that interest will continue to accrue on the loan during any period in which a payment is skipped and will increase the total finance charge paid. As a result, your final scheduled loan payment will be higher.

There is a \$35 processing fee in connection with each Skip-A-Pay request. You may pay this fee by check or by authorizing us to debit your Community Financial savings or checking account. Skip-A-Pay fees that have been processed will not be refunded.

If you wish to skip a payment on your qualifying loan(s), please contact our Member Contact Center at (877) 937-2328 or stop into any branch location.