SKIP A PAYMENT APPLICATION
Skip-A-Pay Application, Disclosure and Agreement

CASE Credit Union's Skip-A-Pay program allows you to skip up to two (2) monthly payments on your loan(s) each calendar year; skipped payments may not be in consecutive months. In order to participate in this program, your CASE membership must be in good standing, [1]your loan(s) must have been open for at least six (6) months, and you must submit a written Application, Disclosure, and Agreement. A $35 application fee will be applied to each payment skip requested and will be withdrawn from your CASE account at the time your request is approved. Skipping one or more payments will extend the term of your loan(s), and interest will continue to accrue. In order to process your Skip-A-Pay request in a timely manner, please contact us as soon as you know you would like to skip your loan payment(s). Mortgages, home equity lines of credit, VISA, EZ Money Lines of Credit, Workout Loans, and business loans are not eligible. This application is due 10 days prior to your payment due date(s).

CASE Account Information

_____   _____   _____   _____
Borrower's Name   **Joint Borrower's Name**   **Account Number**   **Loan Suffix**

_____   _____   _____   _____   _____   _____
Address   **City**   **State**   **Zip Code**   **Phone Number**   **Month to Payment to Skip**

Withdraw the $35 application fee from my CASE   ☐ Checking   ☐ Savings   Two Digit Suffix _____

Do you have an internal automatic payment scheduled?   ☐ Yes, account number _____   ☐ No

Do you have an external automatic payment scheduled?   ☐ Yes   ☐ No

Authorization & Disclaimer

By signing below, I/we request to skip the payment(s) referenced above. I/we agree to pay an application fee of $35 for each request (including future requests), [2]I/we agree to all provisions of the Skip-A-Pay program as described in this disclosure, and I/we certify that all borrowers on the loan(s) identified above have signed this form. All parties on the loan(s) must sign this form. A separate form is required if borrowers on the loan(s) identified above are different.[3]

_____   _____   _____   _____
Borrower's Signature   **Date**   **Joint Borrower's Signature**   **Date**

Please note: You are responsible for stopping payments you generate (payments you set up with a bill payment service, payments initiated at another financial institution, etc.) for the month you enact Skip-A-Pay. Any automatic transfers generated at CASE will be suspended for the Skip-A-Pay month.

If you have any questions or concerns, please contact us at 517.393.7710 or 888.393.7716, or use the "Contact Us" form on our website at CASECU.org.

[1]All CASE CU loans must be current with no collection action pending. Your account must not be overdrawn, and you must have sufficient funds on deposit to cover the $35 application fee. Each loan payment is applied first to unpaid late fees and charges, then to the accrued interest due on the loan. The remaining amount is applied to the principal balance. [2]Subsequent requests to skip payments on a loan for which a written Application, Disclosure, and Agreement form has already been submitted may be made by contacting CASE. Submitting this Skip application does not guarantee approval. If denied, you will be notified by mail. [3]A separate written Application, Disclosure, and Agreement form must be completed if the borrowers on the loans are different. For example, if Member A and Member B are co-borrowers on an auto loan, while Member A and Member C are co-borrowers for a personal loan, separate forms would be required for the auto loan and personal loan.

Other restrictions may apply. Refer to the account and loan disclosures agreements. For auto loan payments, please check with your GAP coverage carrier to determine how Skip-A-Pay may affect your coverage. You are responsible for verifying the impact of skipped payment(s) on your GAP or other coverage.

Please mail the completed form to CASE CU, Attn: Skip-A-Pay, PO Box 22158, Lansing, MI 48909, fax it to 517.367.1100, or return it to any branch.

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