

Need extra CASH for the Holidays?

Skip your November or December loan payment with Valley Oak's Skip-a-pay program!



Here's how it works:

- Choose either your November or December Valley Oak loan payment that you'd like to skip – whatever month is most convenient for you!
- Fill out the form below
- Send the form and a \$50.00 administration fee per loan skipped.
- You can also request a Skip-A-Payment through your account within Online Banking.

That's it; you're done! As an added bonus, Valley Oak will **donate \$10 to a local charity** for every skipped payment you make.

Let Valley Oak ease some stress this holiday season. Simply fill out the form below and return it before your November or December loan due date. Be sure to include a check or indicate in the box below to have the fee deducted straight from one of your Valley Oak checking or savings accounts. Checks may be written to: **Valley Oak Credit Union P.O. Box 279, Three Rivers, CA, 93271-0279**

Questions or concerns? We're happy to help! Please call 800.561.4302 to speak with a representative.

Payment Extension Request

I/We, the undersigned, do hereby request a one-month extension of our normal loan payment(s)* for a period of one full month and hereby acknowledge that I/we understand that interest will continue to accrue during this period at the same rate as the original terms of the note and security agreement on file. By accepting this Skip-A-Payment offer, I/we agree to make more payments of the same amount until what we owe has been repaid. I/we understand that if I have purchased GAP insurance to protect this loan, the insurance will not cover the payment skipped. I/we understand that if I have Bill Pay set up with another financial institution, it is my responsibility to contact them to pause my payments. I/we understand if my loan payment is scheduled to be taken from my other financial institution electronically I will need to notify Valley Oak at least 5 business days before the payment date.

<u>Note Number</u>	<u>Month to Skip (please choose one per loan)</u>	<u>Payment Amount</u>
_____	<input type="checkbox"/> Nov 2025 <input type="checkbox"/> Dec 2025	_____
_____	<input type="checkbox"/> Nov 2025 <input type="checkbox"/> Dec 2025	_____

Account # _____
Name _____
Address _____
City _____
Phone# () _____

X _____
Primary Borrower's Signature

X _____
Co-Borrower's Signature

Please choose one: Enclosed is my \$50.00 check Please take the fee from my savings or checking
Fee will be deducted from the account on the due date of the skipped loan.

*Home Equity Loans, First and Second Mortgages, VISA, Delinquent Loans & loans obtained after 12/1/24 do not qualify for this offer. Loans which have recently been granted an extension to skip payments are subject to denial. Other restrictions may apply.

CU Use only

X _____
Loan Officer's Signature and Date (indicating approval)