

AB&W CREDIT UNION, INC.

Dear Member,

Looking for extra cash for Vacation or Christmas? Have you made regular timely payments on all loans with AB&W for the past three months, but would like to skip a month? Now you can through the SKIP A MONTH loan extension program.

If your loan payments are made through payroll deduction, the loan payment will be deposited into your share account and you will have immediate access to these funds as they are received by the credit union.

Depending on the frequency of the repayment schedule of your loan, the "SKIP A MONTH" loan extension will extend one monthly, or two semi-monthly, or two biweekly, or four weekly payments. Interest will continue to accrue during the skip period. Skip Payment Extensions are available twice during a calender year and must be at least three months apart.

To take advantage of this great offer, choose the month you would like to skip, sign and return the attached form along with \$35.00 for each loan you want to extend.

**Real Estate and Modification Work out Loans
Are not eligible to participate in this program.**

Detach Here _____

**"SKIP A MONTH"
Loan Extension Agreement**

Member Number _____

It is mutually agreed that in consideration of the \$35.00 fee, the month of _____, 20__ payment (s) on Loan No. _____ will be deferred and extend the original term of the loan. All other terms and provisions of the original loan agreement are unchanged and remain in effect.

Borrower's Signature Date

**Co-Borrower's / Co-maker's
Signature Date**

(Please Print) Borrower's Name

**(Please Print) Co-Borrower Name
/ Co-maker's Name**