



NEED A LITTLE EXTRA DOUGH THIS HOLIDAY SEASON?

Skip-A-Payment or two!

FILL OUT THE APPLICATION BELOW, PAY \$25 PER LOAN FOR EACH MONTH SKIPPED,
AND RETURN THE APPLICATION BY THE DEADLINE OF OCTOBER 31, 2026

CHOOSE 1 OR 2 CONSECUTIVE MONTHS TO SKIP!

NOVEMBER AND DECEMBER 2026 OR DECEMBER 2026 AND JANUARY 2027

Important: Skip-A-Pay DOES NOT apply to Home Equity Real Estate Loans, Overdraft Loans, Share Certificate Secured Loans, VISA Credit Cards, or Quick Loans nor does it apply to first payment on your loan.

Please Note: All new loans must have three (3) required minimum monthly payments made to be eligible. All loans must be current to qualify.

YES! I want to take advantage of the JMCU Skip-A-Pay(s) offer. I have read and agree to the terms below. In doing so, I/We understand that in order to participate in the Joplin Metro Credit Union Skip-A-Pay, **my/our regular loan accounts with Joplin Metro Credit Union must be current, with NO EXTENSIONS in the past 12 months, and I/We must not be in default on any obligations to the credit union including not meeting insurance requirements on collateral loans.**

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

Email: _____

Account Number: _____

Loans I wish to skip: 1. _____ 2. _____ 3. _____
4. _____ 5. _____ 6. _____

Please check the month(s) you wish to skip: ☐ November ☐ December ☐ January

*Please remember you can skip **up to two months**. If you are skipping two months, they must run consecutively.*

Please transfer \$25 per loan for each month skipped from my: ☐ Checking ☐ Savings ☐ Other: _____

Please deduct the fee(s) from my account: ☐ Immediately ☐ On a specific date: _____

If you choose to have the Skip-A-Pay fee(s) deducted on a future date, the fee(s) must be deducted before the due date of the first skipped payment.

Skip-A-Pay Terms:

If you have GAP Insurance on your auto loan - please note - if a claim is filed GAP Insurance will not cover the amount of any payments skipped. I/We understand that interest will continue to accrue on the outstanding balance of my/our loan until it is paid in full. I/We understand that I/we continue to be responsible for the entire outstanding principal and interest of my/our loan and that I/we will be responsible to continue to make the monthly payments after the original maturity date until all principal and interest is paid in full and that my/our pledge of security shall remain in effect until the loan is fully repaid. I/We understand that our next regular payment will be due on the scheduled payment due date following the month(s) we have elected to skip. I/We also understand that any debt protection coverage on my/our loan will not extend beyond the original maturity date of the loans.

I/We understand and agree to a \$25.00 FEE PER LOAN for each month skipped to participate in the Skip-A-Pay. If loan-skip fee funds are not paid, this offer is void. JMCU is not responsible for any delinquency that occurs due to non-eligibility. A portion of this fee(s) goes to our Family Fund for member families needing help this holiday season.

By signing this agreement, I acknowledge that I have read and fully understand the terms of my obligation regarding my/our loan(s).

Borrower's Signature

Date

Co-Borrower's Signature

Date

Co-Borrower's Signature

Date

Co-Borrower's Signature

Date

All borrowers must sign. Please return on or before October 31, 2026.