



**CREDIT UNION**  
 1300 Baker Ave.  
 Whitefish, MT 59937

(406) 862-2652  
 FAX (406) 862-4891

**SKIP PAYMENT  
 REQUEST AND AGREEMENT**

BORROWER'S NAME AND ADDRESS	ACCOUNT NUMBER	NMLS NUMBER (if applicable)
CO-BORROWER'S NAME AND ADDRESS	LOAN NUMBER	DATE OF LOAN

IN THIS AGREEMENT, THE WORDS "YOU," "YOUR" AND "YOURS" MEAN ALL THOSE NAMED AS BORROWERS. THE WORDS "WE," "US" AND "OUR" MEAN PARK SIDE CREDIT UNION.

This Skip Payment Request and Agreement ("Skip Payment Agreement") provides the terms and conditions applicable to the skip payment option on your loan. The terms and conditions of your note, loan agreement, or credit agreement ("Loan Agreement") for the above- referenced loan are incorporated by reference as if set forth fully herein.

Skip payment requests are subject to the Credit Union's approval. If a GAP policy is in force deferred payments may reduce the GAP policy payout in a total loss claim.

**Skip Payment.** This allows you to defer one payment. Please select the payment you would like to defer below. You will be charged a nonrefundable fee of \$\_\_\_\_\_.

Payment to be skipped: \$\_\_\_\_\_ due \_\_\_\_\_ (month and year).

Your obligation to make payments will resume on your regularly scheduled due date the month immediately following the month you skipped, under the original terms of your Loan Agreement. Interest will continue to accrue during the period when your payment is skipped and your loan term will be extended accordingly.

Please indicate how you would like to pay the fee:

Transfer from my Account (specify): \_\_\_\_\_

Cash or Check (enclosed)

By signing below, you agree to modify the terms of your loan as described above. You agree to the terms of this Skip Payment Agreement and promise to pay all amounts due according to the terms of your Loan Agreement, as modified by this Skip Payment Agreement. All other terms and conditions of your Loan Agreement remain unchanged and in full force and effect.

BORROWER'S SIGNATURE	DATE
X	

CO-BORROWER'S SIGNATURE	DATE
X	