

Sunmark Skip-A-Pay Offer

for closed-end loans

Plan ahead and enjoy a little extra cash when you need it. To help you stretch your budget, Sunmark is pleased to offer qualified members the option to skip an installment loan payment on eligible loans.*

It's easy. Simply complete this form and mail to the address below. It's only \$55 to cover processing for each payment you're skipping, and payment can be made by check or by withdrawing from a Sunmark account. Forms and payments must be received five or more days before your due date of the month you're planning to skip. Interest will continue to accrue on your loan(s), and your final payment(s) will be due one month later than usual.^

Please note: Qualified accounts may utilize up to two skips per eligible loan each calendar year.

Sunmark Select Auto Loans, loans with original terms greater than 72 months, open ended loans, and loans secured by real estate do not qualify. Call 866-SUNMARK today for questions or to see if you're eligible.

Sunmark Skip-A-Payment Form

Below is my Skip-A-Payment form and \$55 per loan for processing.

Account #: _____
 Member Name: _____
 Phone: _____

Do you have automatic payment through Bill Matrix?
 Yes _____ No _____

Please skip the following:

_____ Loan Suffix _____ Month/Due Date to Skip _____ Loan Suffix _____ Month/Due Date to Skip
 _____ Loan Suffix _____ Month/Due Date to Skip _____ Loan Suffix _____ Month/Due Date to Skip
 _____ Loan Suffix _____ Month/Due Date to Skip _____ Loan Suffix _____ Month/Due Date to Skip

Number of Loan Payments skipped _____ x \$55 = _____ Total Payment

I would like to pay by: _____ Check (Enclosed) _____ Account withdrawal from _____ - _____
Account Number Suffix

Primary Borrower's Signature: _____ Date: _____

*I understand that the Skip-a-Pay Offer form must be received by Sunmark Credit Union five or more days before my due date of the month I wish to skip. I will be eligible to skip only my loan payment(s) normally due on the above loan(s) for the month in which I complete the form by the due date. If my loan payment is delinquent, or I am not a member in good standing, I understand that I am not eligible to take advantage of this special offer. I also understand that interest will continue to accrue on my outstanding principal balance during deferral period, and the term of my loan(s) will be extended. Any elected GAP or Debt Protection covering my loan will not be extended beyond the original maturity date outlined in my loan agreement, which means that participation in this offer will reduce future GAP/Debt Protection claims. Except for this change to my payment obligation, all other terms and conditions of the original loan agreement remain in effect as disclosed. I understand that if I fail to complete the form five or more days before my due date of the month before my chosen loan payment to be skipped, or if I have not paid the \$55 per loan by that date, my normal loan payment(s) will be made as agreed, including automatic transfers, in that month. Should this occur and funds are not available to complete my normal loan(s) payment(s), I may be subject to late fees as outlined in my loan agreement. By voluntarily accepting this offer, I understand that should the \$55 payment or loan payment overdraft my account, I am liable for additional fees as outlined in my account agreements.

Member request and Credit Union approval required for all deferred payments. Deferment of this payment will extend the life of your loan and may cause an increase in the final payment amount.



Sunmark Credit Union
 Attn: Loan Servicing
 PO Box 16370
 Albany, NY 12212-6370