

**\*Limit (1) deferral per qualifying loan per 12 month period. Previous month's payment must be made before you can extend a payment. New loans must have a minimum of 6 loan payments made to qualify. Applications must be received 15 days prior to the payment date for any loans on electronic automatic pay. Each Skip-A-Pay deferral extends your loan maturity one month and GAP coverage, if applicable, will be reduced. Exclusions from the Plan: Past due loans, VISA, Mortgages, ODP, Revolving, Premium Multi-Purpose Loans. May be subject to other Credit Union restrictions.**