



BE JOLLY. SKIP A PAYMENT.

Most of us could use some extra cash around the holidays. That's why Minnco offers you the opportunity to skip either your **November** or **December** loan payment! The process is simple (complete and return this form to a Minnco office), and inexpensive (only \$30.00 per loan)! ***Skip a Payments*** are subject to approval, not available on mortgages, credit cards, or lines of credit, and limited to two occurrences per loan per calendar year.

Return this form to any Minnco office one week prior to your due date!

Yes! I/we want to skip the NOVEMBER/DECEMBER 2020 (circle one) installment loan payment(s).

Loan # _____

Due Date _____

Do you have an automatic payment set up for this loan?

Yes No

Loan # _____

Due Date _____

Do you have an automatic payment set up for this loan?

Yes No

Date _____ Member# _____ Phone# _____

Member# _____ Phone# _____

Borrower's Name _____

Co-Borrower's Name _____

Borrower's Signature _____

Co-Borrower's Signature _____

Important information. Please read! This agreement must be signed by all borrowers and co-borrowers/co-signers. Offer is subject to review of account status. Minnco reserves the right to refuse this request if loan payment history is unsatisfactory. You will be contacted if this request is denied. Max. loan balance of \$50,000. Interest on loan will continue to accrue, and all other terms and provisions remain in effect. Skipping a payment will increase the term of your loan and increase the total finance charges. Skipping payments may affect the Guaranteed Asset Protection coverage for your loan. Refer to your GAP Agreement for restrictions. Does not apply to mortgages, credit cards, or lines of credit. The \$30.00 fee per loan will be taken from your savings account; if funds are not available, then from your checking account. If you do not indicate which month you want to skip, November will be selected. If the loan has an automatic payment, the form must be received 5 or more days prior to the payment date in order for it to be stopped. If not, we will do the skip a payment on the next month's payment. A loan cannot be skipped more than two times in a calendar year, including Covid-19-related deferrals.