

BE JOLLY! SKIP A PAYMENT!

Free up some cash for the holidays by skipping your November and/or December loan payment(s). The process is simple and inexpensive. Complete the form below, sign, and return to a Minnco office.

YES! I/we want to skip the following installment loan payment(s).

Loan # _____

Due Date _____

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

☐ Yes ☐ No

Please skip my

☐ November 2025 payment

☐ December 2025 payment

Select one or both months to skip

Loan # _____

Due Date _____

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

☐ Yes ☐ No

Please skip my

☐ November 2025 payment

☐ December 2025 payment

Select one or both months to skip

Date Requesting _____

Member # _____ Phone # _____ Co-Borrower's Member # _____ Phone # _____

Name _____ Co-Borrower's Name _____

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. 6 months of payment history is required. Interest on your loan will continue to accrue, and all other terms and provisions remain in effect. Skipping a loan 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, single pay notes or lines of credit. The \$35.00 fee per loan payment skipped 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 your 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 loan payment. A loan cannot be skipped more than two times in a calendar year and a maximum of 6 skips are allowed over the lifetime of the loan.