

### When using Skip-A-Payment:



- There is a \$40 fee for each loan payment skipped, part of which we proudly give to charity.
- The fee will automatically be debited from your primary Harborstone deposit account that you indicate below. If the funds are not available in the account at the time of the request, we will not be able to process your Skip-A-Payment.
- Request must be received by Harborstone at least seven days prior to the loan due date.
- At least three consecutive payments must have been made on the loan since original disbursement or since last skipped payment.
- All accounts must be current, with no amount past due.



**YES, I want to skip next month's payment.** This coupon allows me to skip my next monthly payment on my Harborstone loan account. I understand that my request will not be processed if I do not have enough funds in my Harborstone account to cover the \$40 processing fee.

**Print Name:** \_\_\_\_\_ **Daytime Phone:** \_\_\_\_\_  
Name on the loan account (000) 000-0000

**Today's Date:** \_\_\_\_\_ **Month to Skip:** \_\_\_\_\_  
MM/DD/YYYY

**Qualifying Loan Number:** \_\_\_\_\_ **Applicant Signature:** \_\_\_\_\_  
Separate form for each request

**Email Address:** \_\_\_\_\_  
Optional

From which Harborstone account would you like the \$40 fee withdrawn?  **Savings**  **Checking**

Please return your signed form using one of the two convenient options below or drop off at any Harborstone branch location:

**Fax: (253) 589-8031**

**Mail: Harborstone Credit Union  
Attn: Loan Services  
P.O. Box 4207  
Tacoma, WA 98438-0207**

By signing and participating in Harborstone's Skip-A-Payment program, you agree to and understand the following: Loan must be established, with at least three consecutive payments made from the new loan disbursement or since the last payment skipped to be eligible. Delinquent or bankruptcy accounts are not eligible. By skipping your loan payment for one month, you authorize Harborstone Credit Union to extend your final loan payment. Finance charges will continue to accrue on your unpaid balance. You authorize us to debit \$40 per loan as a processing fee from your Harborstone checking or savings account. All accounts must be in good standing to take advantage of this offer. Not all loan types qualify. First mortgages, credit cards, home equity lines of credit, personal lines of credit, and second mortgages, as well as short-term, Lender's Protection, and business loans do not qualify. Harborstone Credit Union reserves the right to deny any Skip-A-Payment request. If you are not approved for the Skip-A-Payment, you will be notified in writing. Maximum of two Skip-A-Payments per rolling calendar year, with a lifetime maximum of no more than the number of years the loan is booked. For example, if the loan term is five years (60 months), the maximum is five Skip-A-Payments. Coupon must be signed by member to be valid. The credit union reserves the right to determine if prior subsequent actions may disqualify your loan. The \$40 fee may not be added to the loan. If you elected GAP or warranty coverage, the coverage will not be extended beyond the original maturity date. Skip-A-Payment offer expires December 31, 2017.