Hello CREDIT UNION

Date: _____

Name: _____

Address: _____

_____

SKIP A PAYMENT IS HERE!

Re: Account: _____ Suffix: _____

Hello and Congratulations!

You have been pre-qualified to skip your December 2026 loan payment(s)!

Instead of paying your regular monthly loan payment PAY ONLY $25.00! Your regular payments won't be due again until January 2027!

To participate in this special offer, simply complete the form below and:

- Drop it off at any Hello Credit Union office,
- Fax it to (850) 785-5926, or
- Mail it to Hello Credit Union, PO Box 2239 Panama City, FL 32402

Hurry! Forms will be accepted now through Wednesday, November 25, 2026.

If you have other loans that qualify for a skip a payment this year, please complete a separate request form. If you have any questions about this offer, please contact us at 850-785-6103.

Yes! I would like to skip my loan payment(s) due in December. By doing so, I authorize my share or checking account to be debited $25, and those funds must be available in my share or checking account to pay the **$25 fee**. I understand that my next full payment will be due in January 2027.

Name: _____

Account Number: _____ Description: _____

X_____ _____

Signature Date

**Mortgage loans (including second mortgages and home equity loans), credit cards, Special / No Credit Check Loans, and share/certificate secured loans are not eligible for this program. In order to qualify for this program, loans must be outstanding for at least six months, in good standing at the time of application, and we must receive your request by November 25, 2026. This loan modification in no way otherwise alters the original terms and conditions of the loan contract as previously disclosed to the borrower. Interest will continue to accrue on the unpaid balance of the loan at the agreed rate. A participation fee of $25 will be taken from the account designated on the form for each Skip-A-Payment request. If you carry our GAP product, this skipped payment may result in your loan not being covered in the event of a total loss. If your account is on ACH, Autopay, or payroll deduction, it is your responsibility to get it stopped before submitting this form for approval. Certain restrictions apply, including review of past pay history. This offer is non-transferable.*

Fee Collected by:	Loan Pay Method:	Loan Updated by:	Current Due Date:	New Due Date: