

WE JUST INCREASED SANTA'S SPENDING LIMIT!

*Pick a month:
November - December 2011 or
January 2012**

The Skip a Pay Program allows you to **skip a loan payment** and at the same time help local charitable organizations.*

To participate follow the steps below:

1. Complete the form below. (Close-End Auto Loans see back for details)
2. Pay a \$40 fee** for each loan payment you want to skip
3. Return the form by fax, mail or in person
 - Fax 303-534-5799
 - PO Box 3060, Denver, CO 80201
 - 1515 Cleveland Place, Suite 100

Name(s) on Loan (please print):

Account # _____

Loan ID _____ Loan Payment \$ _____

Loan ID _____ Loan Payment \$ _____

Loan ID _____ Loan Payment \$ _____

Which month you would like to Skip a Payment:

I would like to pay the \$40 fee by:

- My check is enclosed
- Withdraw the fee(s) from my savings account
- Withdraw the fee(s) from my checking account

Signature*** _____ Date _____

Co-Borrower's Signature*** _____ Date _____

Work Phone # _____ Home Phone # _____

*To take advantage of this program, a loan must be at least 6 months old and may not have been 30 days delinquent in the past 12 months. Closed-end Auto Loans signed at the dealership will require additional documents to extend your payment. See branch or go online at www.WhiteCrown.org for details. Real Estate loans are excluded from this program. \$40 fee will be donated to charitable organizations. *** By signing I agree to resume regularly scheduled payments the following month after skipping a payment. I understand that by skipping a loan payment, finance charges continue to accrue and I am responsible for any additional payment(s) that may be added to the end of my loan term.

CLOSE - END AUTO LOANS:

EXTENSION AGREEMENT is made this ____ day of _____, 2011, by and between White Crown Federal Credit Union ("Credit Union"), and _____ (herein collectively referred to as "Member"), with respect to auto loan number ____ as evidenced by a certain Retail Installment Sale Contract ("Loan Contract") and Security Agreement of Member dated _____, in the original amount of _____.

The parties desire to extend the time of payment of the Loan Contract for a period of one month for the purpose of affording Member the benefit of participating in the holiday skip-a-payment program for their automobile loan at the credit union.

NOW, THEREFORE, in consideration of such extension and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, it is mutually agreed as follows:

1. Payment on Member's above-described auto loan shall be extended for one month, from December ____, 2011 to January ____, 2012. Regular monthly payments on this loan shall resume in January, 2012. Member acknowledges and understands that extension of the above payment will result in the accrual of additional interest on the balance owing under the Loan Contract, and the extension of the loan payment term and the security Agreement. Member agrees to take all actions requested by Credit Union to effectuate this extension agreement and appropriately extend Credit Union's security interest in the loan collateral.

2. This Extension Agreement is supplementary to the original Loan Contract and Security Agreement. All provisions of the original Loan Contract and Security Agreement, including the right to declare the principal and accrued interest due for any cause specified therein, shall remain in full force and effect, except as herein specifically modified. The provisions of this agreement shall bind the heirs, executors, administrators, and personal representatives and assigns of Member.

3. If any provision of this Extension Agreement is declared unenforceable or invalid for any reason, such declaration shall have no effect on the other provisions of this Agreement, or upon the original Loan contract and Security Agreement.

The parties have executed this Extension Agreement on the day

Member

White Crown Federal Credit Union

BY: