

# Skip-a-Payment\* Deferral Form



LLCU is offering you the opportunity to skip your loan payment. Members with an eligible LLCU loan in good standing\* may skip up to two monthly payments during the 2026 calendar year. Each month's deferred payment will be added to the end of the original term of this loan. Regular loan payments will resume the month following the skipped payment. A \$35.00 fee will be charged per loan deferment.

To participate, carefully review, complete, and sign this form. Return it by mail or drop it off at any LLCU branch at least 5 business days before your payment due date. Once accepted, you can enjoy a month without a loan payment.

### Please check which month(s) you're choosing to skip:

You may select up to two months. There must be at least one month between selected skip-a-payments.

- |                                    |   |  |
|------------------------------------|---|--|
| <input type="checkbox"/> May 2026  | <input type="checkbox"/> August 2026    | <input type="checkbox"/> November 2026 |
| <input type="checkbox"/> June 2026 | <input type="checkbox"/> September 2026 | <input type="checkbox"/> December 2026 |
| <input type="checkbox"/> July 2026 | <input type="checkbox"/> October 2026   |  |

### Account Information

Account Number: \_\_\_\_\_

Loan Number: \_\_\_\_\_

Loan Number: \_\_\_\_\_

Loan Number: \_\_\_\_\_

### Method of Payment

(A \$35.00 fee will be assessed per loan)

- I have enclosed a check for the fee(s).
- I authorize LLCU to debit my checking account for the fee(s).
- I authorize LLCU to debit my saving account for the fee(s).

By signing below, I agree to amend the terms of my original loan, and extend the life of the loan by one month.

Primary Applicant's Signature \_\_\_\_\_ Phone Number: \_\_\_\_\_

Co-Applicant's Signature \_\_\_\_\_

If for any reason your Skip-a-Payment request cannot be accepted, you will be notified by an LLCU team member via phone call.

\*This special offer is not available on home equity & mortgage loans, one pay notes, loans opened within the last ninety (90) days, loan specials, loans with force-placed Collateral Protection Insurance (CPI) within the last 12 months, or Visa accounts. Other restrictions may apply and deferral subject to Credit Union approval. If your loan payment is normally paid automatically by net check, direct deposit, payroll deduction or through savings transfers, and you accept this deferral of your loan payment, the amount of the payment will remain or be deposited in your savings or checking account. If your payment for the selected month has already been applied to the loan, the skip-a-pay will be applied to the following month's payment. Payments already applied to the loan cannot be reversed. Please note that if you decide to defer your loan payment, the life of the loan will be extended by one month. Interest will continue to accrue, and Payment Protection premiums will continue to be charged, during the month of the deferred payment. Members who have already had two Skip-a-Payments on any one loan during a calendar year are not eligible for this offer. A maximum of 6 Skip-a-Payments allowed over the life of any one loan. There must be one month between Skip-a-Payments. A loan is considered in good standing if it is currently less than 21 days delinquent and has not been more than 30-days delinquent in the last 12 months. In addition to the previously listed qualifications, for any vehicle loan, Land of Lincoln CU must have possession of the title for any vehicle pledged as collateral, with LLCU listed as lien holder, to qualify for any skip of a payment.

For Credit Union Use Only

**llcu.org • 844-222-7788**

Ln. # \_\_\_\_\_ L/O initials \_\_\_\_\_ Date \_\_\_\_\_

Federally insured by NCUA. Privately insured by ESI.