

By completing this form you are requesting that Nymeo skip-a-payment on the loan indicated. Please read the following terms and conditions for this program:

1. Complete one authorization form per loan.
2. Payment can be skipped after six consecutive monthly payments have been made.
3. Loans that are ineligible for the skip-a-payment program are: first mortgages, second mortgages, certificate secured, share secured, and loans that are more than 15 days delinquent.
4. All vehicle loans that have GAP protection are limited to 1 skip-a-payment per year up to a maximum of 2 over the life of the loan.
5. There is a \$30 processing fee per loan per payment skipped. Funds must be available in account or submitted with this request.
6. Skipping a payment will extend the repayment period on the loan and finance charges will continue to accrue during the skip period.
7. If you are experiencing a hardship and do not qualify to skip a payment under these criteria, please submit this form with the appropriate box checked below. Along with the form, please submit a letter explaining your hardship and any other documentation that will help Nymeo understand that hardship. For example, you may want to attach proof of your income decreasing or stopping.

Name _____

Loan Account Number _____

Home Phone _____ Daytime Phone _____

Deduct the \$30 processing fee from: Savings Checking Attached Check

The above criteria does not apply to me, but I would like my loan to be considered for a hardship payment arrangement. (Please attach a letter and any documentation that may help Nymeo understand your hardship to this form below).

Choose the month you want to skip

- January February March April May June July
 August September October November December

I hereby authorize Nymeo to stop payment on my Loan Direct with the Credit Union. This request will stop only the occurrence indicated above and subsequent payments will be due and initiated. You authorize us to allow you to skip the loan payment identified above on the loan identified above.

You understand and agree that: 1) that finance charges will continue to accrue on a daily basis during the Payment Skip Duration; 2) to the extent that this authorization amends the original loan agreement, you ratify and affirm all of the remaining provisions of the loan agreement; 3) participating in this program may extend the maturity date of your loan and the schedule of your repayments in your loan agreement.; and 4) you will begin monthly payments on the due date after the expiration of the Payment Skip Duration.

Signature _____

Date _____

Return your completed authorization to us at:

Nymeo Federal Credit Union

5210 Chairmans Court

Frederick, MD 21703

Fax: 240-436-4171