



**APPLICATION FORM:** Submission deadline is **December 12, 2025**. By participating in the Skip a Pay offer, the undersigned agree to the terms and conditions. You also agree to pay a \$20 application fee, of which \$15 will be donated by Valley Credit Union Ltd. to the charity of choice.

**Member Full Name:**

**Loan Number:** **Skip November or** **Skip December**

**Home Phone:** **Cell Phone:**

**Email:**

**Date of Birth:**

**Would you like to talk about:**  
Refinancing your mortgage?  
Credit card balance transfer?  
Financing for your Small Business?

**TO BE COMPLETED BY VALLEY CREDIT UNION STAFF ONLY:**

By signing you agree to amend the terms of your original agreement and repay the entire unpaid balance of:

\$ \_\_\_\_\_ plus interest \_\_\_\_\_ %  
by paying \$ \_\_\_\_\_ every \_\_\_\_\_ *(payment frequency)*  
beginning on \_\_\_\_\_ *(payment date)*  
Date of change: \_\_\_\_\_ Authorized by: \_\_\_\_\_

PLEASE SIGN HERE	DATE	CO-BORROWER SIGNATURE
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TERMS AND CONDITIONS: "EXTENSION" MEANS THE EXTENSION OF THE LOAN PURSUANT TO THE TERMS OF THIS AGREEMENT "GUARANTOR" MEANS ANY GUARANTOR OF THE LOAN. "LOAN" MEANS THE LOAN ACCOUNT STATED ON THE PAGE "YOU" OR "MEMBER" MEANS EACH BORROWER OR COBORROWER TO THE LOAN. "WE" OR "US" MEANS VALLEY CREDIT UNION LIMITED ("VALLEY CREDIT UNION", "VALLEY CU", "VALLEY CREDIT UNION LTD")

The equivalent of one (1) month's payments will be deferred; Four (4) weekly payments, Two (2) bi-weekly, One (1) monthly, Two (2) semi-monthly. Automatic payments made from another financial institution require 3-5 business days notice to cancel. When you skip a loan payment, interest will continue to accrue daily on the unpaid balance during the month and your loan will be extended beyond its scheduled payoff date by one month. You must be a member in good standing to participate, and all loan payments must be up-to-date to be eligible for this program Personal and vehicle loans qualify. However, first or second mortgages or home equity loans are not eligible

- 1. The original or extended maturity date of the loan will be extended by One (1) month
- 2. Interest on the unpaid balance of the loan will accrue during the deferral period
- 3. You agree to pay a \$20.00 fee to us in connection with this extension
- 4. Any creditor insurance previously purchased through us to cover the loan will expire as specified on the original enrollment form
- 5. The Guarantor, if any, acknowledges and agrees to the terms of this loan repayment extension agreement
- 6. The loan, as amended and changed by the terms of this extension, shall remain in full force and effect

Applications are subject to approval and must be submitted by December 12, 2025. Qualified personal loans (not mortgages) must be in good standing at the time of application. Contact your local branch for details or visit <https://valleycreditunion.com/skipapay>