

Instructions:

- Use this form if you (the borrower) to request to skip a Mirastar Federal Credit Union (“Mirastar,” “we,” “us”) loan payment. If you are experiencing financial hardship, please contact a member of our Credit Solutions Team at 408-282-0777.
- You can use this form to ask to skip a payment on a loan of the type indicated (see below).
- Submit a separate form for each loan on which you would like to skip a payment.

Terms and Conditions:

- **For each loan on which you are approved to skip a payment, a fee of \$30.00 will be added to the loan balance and accrue interest at the rate called for by the credit agreement.**
- The skip payment request will automatically be deemed declined without notice to you if *any* of the following situations are present:
 1. You have already skipped payment on the loan in the twelve months immediately preceding our receipt of this request.
 2. The type of loan is not eligible for this skip payment program.
 3. The loan was established less than six months prior to our receipt of this request.
 4. The loan is 30 or more days delinquent; and/or
 5. There is more than one Borrower, and all Borrowers do not sign this Request.
- Skipping a payment may affect optional coverage such as credit protection, GAP, or extended warranty. Refer to your coverage documents.
- **Depending on future payments and the type of loan on which payment is skipped, skipping a payment may increase the interest you pay and/or extend the payoff of your loan.**
- Except for the skipped payment (if allowed), all terms of the loan on which the payment is skipped will remain in effect.

Loan Information	
Member Number:	Loan Suffix:
Full Name (Member):	Full Name (Joint Borrower if any):
Phone Number (Member):	Phone Number (Joint Borrower if any):
Email Address (Member):	Email Address (Joint Borrower if any):

- Loan Type**
- | | |
|--|---|
| <input type="checkbox"/> Credit Card | <input type="checkbox"/> Share-Secured (no single payment option) |
| <input type="checkbox"/> Personal Loan (fixed term) | <input type="checkbox"/> Personal Line of Credit |
| <input type="checkbox"/> Personal Property Secured (vehicle) | |

By signing and submitting this document, you request to skip the next payment due on the loan indicated on the terms set forth. If you submit this document electronically, you confirm your intent to sign this document electronically and that your electronic signature will have the same legally binding effect as your original signature. You acknowledge you have received or been able to retain a fully filled out copy of this document.

Borrower Signature

Date

Additional Borrower Signature

Date