SnoCope Credit Union

Holiday Skip-A-Payment Program

PARTICIPATION & GAP ACKNOWLEDGEMENT FORM

PARTICIPATION ACKNOWLEDGEMENT

Would you like a little extra spending money for the upcoming holiday season? If so, SnoCope Credit Union has a program designed to give you a little extra financial help during the holiday season and raise money for a very worthy cause at the same time.

For a minimal cost of $45.00, qualified members* (*see Loan Extension Eligibility/Terms) may skip their November or December 2026 loan payment. Part of your $45.00 fee will be donated to Credit Unions for Kids, a division of the Children's Miracle Network.

Each year, over 7 million critically ill children receive lifesaving care at the 160 Children's Miracle Network (CMN) hospitals across North America, regardless of their ability to pay, including hospitals here in Snohomish County. Credit Unions for Kids works closely with CMN to raise money for this cause. All the proceeds raised in the Holiday Skip-A-Pay program go to our own local hospitals to help children in our own community. When you donate to Credit Unions for Kids, the children you are helping could be your friends, your neighbors, or even your own. The donation to Credit Unions for Kids may be tax deductible, please consult your tax advisor.

Put money in your pocket and help a worthwhile cause! Sign-up today by completing the following form and returning it to SnoCope Credit Union.

GAP ACKNOWLEDGEMENT

I acknowledge that if I currently have Guaranteed Asset Protection Insurance ("GAP") my Skip-A-Payment may reduce my GAP Insurance coverage benefits or cancel the GAP Insurance coverage in full. I will not hold SnoCope Credit Union liable for any cancellation or reduction in GAP Insurance benefits due to my Skip-A-Payment request. Please refer to Your GAP agreement for coverage restrictions.

By submitting this request on behalf of all borrowers, you represent that all borrowers are aware of the Skip-A-Payment and consent. You may contact SnoCope Credit Union Loan Department for more information at 425.405.9973 Option #1.

By signing this **HOLIDAY SKIP-A-PAYMENT PARTICIPATION & GAP FORM,** you understand that interest will accrue on your loan during the Skip-A-Payment promotion, and that your loan may take longer to pay off as a result.

Please take the $45 fee from: _____ Checking ◉ Savings ○
Member Number

Month to be skipped: November 2026

Member Number & Loan Suffix/Visa Number: _____

Loan Description: _____

_____ _____

Print Name | Signature | Date

Submit Form

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LOAN EXTENSION ELIGIBILITY/TERMS

1. The extension request and funds must be received at least one (1) day prior to the payment due date.
2. Program runs during the months of November and December 2026; but only one month's extension will be allowed per loan account.
3. Direct payments by Payroll will automatically be deposited to your Share or Share Draft account.
4. Direct Payments made by ACH will be temporarily stopped for the Skip-A-Payment month. (Please note, your Skip-A-Payment request needs to be received by SnoCope **ten (10) business days prior to the date of debit**.)
5. Payments that have been set up through Online Banking **must be disabled by the member** for the month of the desired Skip-A-Payment.
6. This offer is not valid for any loan that is currently past due, loans that have been thirty (30) days past due in the last six months, or if you are currently past due on any account with SnoCope.
7. Your normal payment schedule will resume on the month following the skipped payment.
8. Loan extensions may extend the term of your loan and interest will continue to accrue as per your original loan agreement.
9. This offer is not valid for business accounts, federal contractors or accounts owned by foreign nationals under Federal Election Commission regulations.
10. The $45 fee is required for each loan you wish to skip-a-payment. $15 of each $45 fee will be donated to Credit Unions for Kids.
11. If there is SnoCope GAP on the loan(s), an extension of the term may affect coverage. Please call the Loan Department for more information at 425-405-9973 Option #1.
12. All requests are subject to final approval, some restrictions may apply, for example, bankruptcy.

Accounts not eligible:

1. Real estate loans.
2. Timeline loans are not eligible if currently over limit.
3. Accounts that have received a payment extension in the last twelve (12) months.