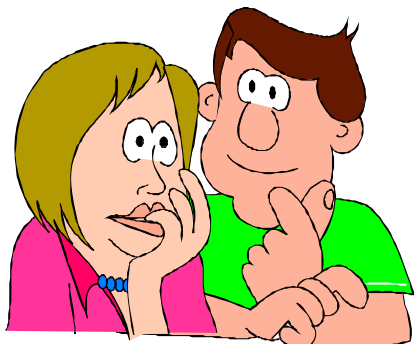


Need Help Paying Your Holiday Bills?



We Can Help With Our
Skip-A-Payment Offer!

Yes, I/we want to take advantage of the Skip-A-Payment offer. *I/we have read and agree to the terms below. I/we understand that there is a fee of 10% of the payment amount up to \$25 for each loan that I/we choose to skip a payment on.

Name _____
Address _____
City _____
State _____ Zip Code _____
Home Phone _____
Work Phone _____
Account# _____
Loan # 1 _____ Loan # 2 _____
Months Being Deferred (check one)
December 2011 _____ January 2012 _____

I/we have enclosed a check for the fee(s) _____ or
I/we authorize Southpointe Credit Union to with-
drawal the fee from my/our (check one)
Checking Account _____ Share Account _____

Borrower's Signature _____ Date _____

Co-Borrower's Signature _____ Date _____

*I/we wish to defer my/our December 2011 or January 2012 loan payment(s). I/we understand that I/we can only do one Skip-A-Payment for each loan within a 12-month period. I/we understand that if my/our auto loan has GAP coverage and I/we choose to do more than 2 Skip-A-Payments during the life of the loan, it may affect the amount of my GAP benefit. I/we understand that interest will continue to accrue on the outstanding principal balance on my/our loan until it is paid in full. I/we understand that I/we will continue to be responsible for the entire outstanding principal balance and interest on my/our loan. I/we understand that my/our next regular payment will be due on the scheduled due date following the month I/we have elected to skip a payment. I/we understand that any credit life and/or credit disability insurance on my/our loan will not extend beyond the original maturity date of the loan. **This offer does not apply to real estate loans or credit cards. Loan must be due for the current month that payment is being elected to skip.**