Yes, I want to skip a Payment for my loan*:

Account # Loan Suffix # Payment

_____ _____ _____

Month: ☐ January 2012 or ☐ February 2012

Name _____

Address _____

City _____

State _____ Zip _____

Phone # _____

E-Mail _____

I understand that skipping my January or February payment will extend my loan projected payoff date. This will not affect my payment record since the skipped payment will be added to the end of my loan. Interest will continue to be calculated on the outstanding balance. Payments will resume on February 2012 or March 2012. I also understand that, if applicable, credit insurance coverage may expire on the original loan maturity date.

_____

Member Signature Date

Requirements/Deadlines: All loans must be current to qualify. For a loan to be eligible for a Skip-A-Payment, at least 6 payments must have been made on the loan. Only January or February 2012 payments are eligible for this skip offer. Skip-A-Payment form must be received by the 13th of the month you wish to skip.

*Mortgage & Home Equity Lines of Credit/Loans, and personal lines of credit are not eligible for the Skip-A-Payment Offer.

Return form to: Kamehameha Federal Credit Union
2200 Kamehameha Hwy. Suite 202
Honolulu, HI 96819-2331
or Fax to (808) 842-6499

Kamehameha
Federal Credit Union

For Credit Union Use Only

Processed by: _____

Date: _____

___ No DQ prev 12 months

___ Min. 6 payments made

___ Loan is not a Mortgage Loan, Home Equity Line of Credit or personal LOC