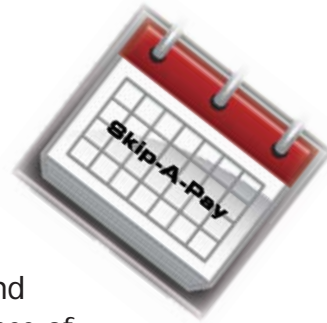




CREDIT UNION

Give Your Budget A Break - Anytime Of The Year!



OUR Credit Union's Skip-A-Pay option is available to you once every 6 months on many OUR Credit Union consumer loans - including vehicle loans, personal loans and other consumer loans. (This offer does not apply to credit card payments, personal lines of credit, mortgages or home equity lines/loans.)

To have more cash available when you need it, just let us know which month you will be using your Skip-A-Pay option at least five days before your payment is due. This year-round service is designed to let you choose the month you want to skip. A nominal service charge of \$25 will be charged for each loan payment you skip to cover processing costs.

It's true! You can Skip-A-Payment and pocket the extra cash.

For more details, please contact 248-549-3838 Ext. 329 or visit us at OURcuonline.org.

Just complete the form below, sign and mail to:

OUR Credit Union 3070 Normandy Rd. Royal Oak, MI 48073

OR fax to 248-549-0203

Skip-A-Pay Request Form

Yes! I'd like to skip-a-payment on my OUR Credit Union loan(s).

I have not included any credit cards, personal lines-of-credit, mortgages or home equity lines/loans below. I understand that a \$25 service charge will apply for each loan skipped and interest will continue to accrue on the unpaid principal balance.

Member Name _____

Joint Member/Co-Maker Name _____

Address _____

City, State, Zip _____

Daytime Phone # _____

Account # _____

Loan Type	Account No. & Loan Suffix	Payment Amount	Date of Payment to Skip*
<i>Example: Car</i>	<i>12345-001</i>	<i>\$390.00</i>	<i>December 2008</i>
1 _____	_____	_____	_____
2 _____	_____	_____	_____
3 _____	_____	_____	_____
4 _____	_____	_____	_____

- Enclosed is a check for the \$25 skip-a-pay service charge, per loan.
- Please deduct the \$25 skip-a-pay service charge, per loan, from my
 - Checking Account # _____
 - Savings Account # _____

Member Signature _____

Date _____

Joint Member/Co-Maker Signature (required) _____

Date _____

No late payment fees will be added to your loan balance for this payment skipped, but interest will continue to accrue on the unpaid principal balance. Postponing your payment will extend the loan(s) for one month past present maturity. Payments extending beyond your original contract term may not be covered by payment protection.

All loans must be current to qualify for the skip-a-pay program. If CPI insurance has been added to your loan, and no full refund returned, or if your loan payments are being paid by disability insurance, a skip-a-pay will not be granted. The credit union reserves the right to deny any request for a Skip-A-Pay with proper notification and disclosure.

Completed form can be returned in person, by mail or by fax (248-549-0203).

*If you have signed up for automatic payroll deduction of your payment, and a payment is taken out of your payroll every two weeks, you may skip 2 payments (which equals one monthly payment).