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CommunityAmerica.com

EXTENSION AGREEMENT

By participating in CommunityAmerica's Skip-A-Pay program, you agree and understand the following:

- Your loan payment, only for the month of December, will be deferred and extended to the same date of the following month.
- If your payment is past due on the date your loan due date is advanced, the due date will only advance one month. You are still responsible for the past due loan payment.
- Interest will continue to accrue daily on the unpaid principal balance.
- The principal balance paid on the next payment may be less due to the payment being first applied to accrued interest.
- The effect of skipping the payment will be to extend the maturity date that your loan was originally scheduled to be paid in full.
- This may cause an increase in your final payment, and will cause an increase in total finance charges paid.
- The remaining terms of your loan documents will remain unchanged.

You are eligible for CommunityAmerica's Skip-A-Pay program if your loan is in good standing, at least 6 monthly payments have been made, has no significant delinquencies, you are not in bankruptcy, and the skipped payment does not put your account in a negative accrual situation. This program applies to qualified auto, motorcycle, personal, RV, boat and sport & leisure loans. Loans that are internally refinanced during the promotional period are considered new loans and no longer qualify for the Skip-A-Pay program. This Extension Agreement must be signed by all borrowers and received by November 10, 2017. Member account and loan(s) must be in good standing to qualify. CommunityAmerica reserves the right to remove a member from the Skip-A-Pay program for reasons such as, but not limited to, serious delinquency (30 days or more past due) on any loan or if any account becomes charged off during the promotional period. All loans are subject to Skip-A-Pay criteria and approval. Other restrictions may apply.

CREDIT LIFE, CREDIT DISABILITY, GAP, MBP AND PAYMENT ASSURANCE COVERAGE AND/OR ANY COMBINATION HEREIN, MAY BE AFFECTED BY YOUR REQUEST TO SKIP A PAYMENT, RESULTING IN LOSS OF COVERAGE. COVERAGE WILL NOT BE EXTENDED BEYOND THE ORIGINAL MATURITY DATE. ANY DEFERMENT IS SOLELY AT THE DISCRETION OF COMMUNITYAMERICA. PLEASE REFER TO YOUR SPECIFIC AGREEMENT(S) AND CONTACT YOUR PROTECTION PROVIDER FOR DETAILS.

ORAL AGREEMENTS OR COMMITMENTS TO LOAN MONEY, EXTEND CREDIT OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT INCLUDING PROMISES TO EXTEND OR RENEW SUCH DEBT ARE NOT ENFORCEABLE. TO PROTECT YOU (THE BORROWER(S)) AND US (THE LENDER) FROM MISUNDERSTANDING OR DISAPPOINTMENT, ANY AGREEMENTS WE REACH COVERING SUCH MATTERS ARE CONTAINED IN THIS WRITING, WHICH IS THE COMPLETE AND EXCLUSIVE STATEMENT OF THE AGREEMENT BETWEEN US, EXCEPT AS WE MAY LATER AGREE IN WRITING TO MODIFY IT.

By enrolling in CommunityAmerica's Skip-A-Pay, I understand that I am requesting a payment deferral with respect to the obligation described above and acknowledge receipt of a copy of this Extension Agreement. I agree to and understand the terms set forth in this document.

CommunityAmerica Credit Union offers Skip-A-Pay once per year.