RESET

Southwest
Oklahoma Federal Credit Union

December 2026 Skip-A-Pay

With this offer you can skip your December loan payment(s) for a processing fee of $35 per loan. Just complete this form and return it to the credit union before your due date. Act today! This offer is only good for December 2026 payments.

Please print or type clearly.

Member Name_____ Member Account# _____
Address_____ Daytime Phone# _____
Loan#_____ Payment Amount _____
Loan#_____ Payment Amount _____
Loan#_____ Payment Amount _____

Method of payment for the processing fee(s) (initial one)
Check Enclosed ____ Deduct from Savings ____ Deduct from Checking ____

This offer is good for December 2026 payments only. All payments must be current to qualify for Skip-A-Pay. Loan must have had at least the first six full payments made to qualify. Only the equivalent of one month's payment may be skipped per loan.

As a member in good standing, I/We are requesting to defer a payment on the qualifying consumer loan(s) I/We have listed. I/We understand that this action will extend the term of my/our loan(s) indicated by one month, interest will continue to accrue at the rate provided in my/our original loan agreement(s) during and after this time on the balance, and that skipping this payment will require me/us to make additional payments in order to pay off the loan(s). I/We will be required to resume my/our payments the following month. If I/we elected GAP or Warranty Coverage the coverage will not be extended beyond the original maturity date. If I/we make my/our payments via another financial institution I/we will be responsible for stopping that payment for December 2026. I/We also understand that I/We will pay a total processing fee of $35 for each loan requested. This form must be completed, signed by all parties on the loan and submitted before payment due date in order to process the application. All deferrals are subject to SWOFCU approval. All loan(s) must be current (have no amount past due) to accept this offer. Offer excludes all real estate, home equity, credit card and line of credit loans.

The undersigned borrower and co-borrower/guarantor (if applicable) hereby makes application to extend the original repayment terms of the loan(s) referenced here by one month. This extension in no way otherwise alters the original terms and conditions of the loan contract as previously disclosed to the borrower. Interest will continue to accrue on the unpaid balance of the loan at the agreed rate. All parties who originally signed the loan application must also sign the Skip-A-Pay application.

Borrower Signature_____ Date of request_____
Co-Borrower Signature_____ Date of request_____

A copy of this form is also available on our website at swofcu.com. You may fax the form to (580)248-8149, email to loans@swofcu.com or mail to 1806 NW Liberty Ave, Lawton Ok 73507. For questions, please contact our loan dept. at (580)353-0490.

For Credit Union Use Only

Loan Officer _____ Approved_____ Denied_____ Date _____