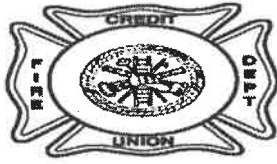


Skip-A-Pay Anytime Of The Year!!!



FIREFIGHTERS CREDIT UNION

You can now elect when you want to skip a payment.

Only 1 month at a time and no more than two per loan in a 12 month period.

Take a Break from one month worth of loan payments. Pay the small \$25 fee per loan and forget about the payments for a month. You get to choose which month you want to skip. All loans including Visa® must be current and in good standing for this offer to be valid. A payment deferral may not be requested for 1st loan payment using the Skip-A-Payment program.

Name: _____ Account Number _____

Loan Suffix: _____ Month to be Skipped _____
Loan Suffix: _____ Month to be Skipped _____
Loan Suffix: _____ Month to be Skipped _____
Loan Suffix: _____ Month to be Skipped _____
Loan Suffix: _____ Month to be Skipped _____

Please withdraw the per loan fee of \$25 for each loan listed above from my account number below: (Fee is withdrawn the day the deferral is scheduled):

Account Number: _____ Suffix: _____

Total amount of fees to be withdrawn: \$ _____

Preferred method of contact:

Daytime telephone: _____ Email Address: _____

I understand that my Firefighters Credit Union loans must be current and in good standing for this offer to be valid. Current and in good standing include, but are not limited to, no more than one (1) occurrence of delinquency greater than thirty (30) days within the past six (6) months as of the date I request a payment deferral, no negative share account, and no loans greater than ten (10) days delinquent as of the date I request a payment deferral. A payment deferral may not be requested for my first (1st) loan payment using this Skip-A-Payment program.

Firefighters Credit Union will notify me if the requested deferment cannot be granted for any reason. I understand that by requesting a payment deferral it will extend the term of my loan and interest will continue to accrue during the deferment period.

I understand that if I have established scheduled transfers using FIREnet Internet Account Access, I am required to temporarily stop the payment for the deferral month I choose.

This skip a pay program is not applicable for Conventional 1st Mortgages, H.E.L.O.C.'s, Line of Credits, Overdraft Loans or Visa® Accounts, CD Secured Loans and Loans that the interest rates exceed 18% or 84 month term.

Borrower's Signature: _____ Date: _____

Firefighters Credit Union 726 Massachusetts Ave, Indianapolis, IN 46204 -PH (317)636-5581- Fax (317)687-8674