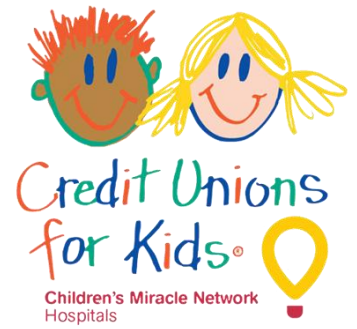


SKIP A PAYMENT, HELP MAKE MIRACLES

Could you use a little help covering holiday expenses?

Skip a loan payment through Pine Federal Credit Union's holiday skip- a-pay program and we'll make a donation to our local Children's Miracle Network Hospital, Arkansas Children's Hospital.



Skip-A-Payment Rules

1. A processing fee of \$25.00 for each loan payment skipped will be deducted from your account, a portion of which will be donated to charity. The fee cannot be added onto the loan; funds must come from an existing Pine FCU account or cash (in branch only). If the funds are not available in the account at the time of the request, we will not be able to process your Skip-A-Payment.
2. Loans cannot have been delinquent in the past twelve (12) months and must have six (6) consecutive monthly payments. Loans that have been granted a payment extension in the past twelve (12) months do not qualify. All accounts must be current and in good standing.
3. The following loans are excluded from this promotion: Credit Card, Holiday, Share and Certificate Secured, Lines of Credit, and loans secured by Real Estate.
4. The credit union must have a perfected title and proof of insurance coverage on all collateralized loans the member has and is cosigned on. GAP insurance (if applicable) may pay less due to skipping a payment.
5. Pine Federal Credit Union reserves the right to deny any Skip-A-Payment request. If you are not approved for the Skip-APayment you will be notified in writing.

Loan Extension Agreement for December 2026

It is mutually agreed that with our signatures we request a one-month extension on our December 2026 payment. We understand that the deferred payment will be added to the end of the original term of the loan. All other terms and provisions of the original loan agreement are unchanged and remain in full force and effect. Interest will continue to accrue.

Member Name: _____ Member # or SSN _____

Contact Phone # (s): _____

Loan # _____ Loan # _____ Loan # _____

\$25.00 FEE PER LOAN REQUIRED AT TIME REQUEST SUBMITTED

Please debit my share or checking account for \$25.00 for each loan skipped

Circle one: Share Checking

Agreement will be void if not received or postmarked by November 20, 2026.

Borrower Signature: _____ Date _____

Co Borrower Signature: _____ Date _____

Mail Coupon to: Pine FCU Attn: Skip-A-Pay 5100 Jefferson Parkway Pine Bluff, AR 71602

Email to: customerservice@pinefcu.com Fax to: (870) 247-0922