

Holiday Skip-a-Pay Form

Holiday Skip-a-Pay allows eligible members to skip a payment on their qualifying Atrium loan(s) as a reward for their good payment.

Yes, I would like to skip-a-payment in: ☐ **November 2025** (or) ☐ **December 2025**

Member Name(s): _____

Loan Number(s): _____

There is a \$30.00 processing fee per loan for your Holiday Skip-a-Payment. You must choose between November 2025 or December 2025. All applications must be submitted to Atrium by October 31, 2025 for November skip or November 29, 2025 for December Skip. This fee will be added to your loan balance. The interest will continue to accumulate during the month you skip your payment. In addition, by having signed the Skip-a-Payment form, you have agreed to advance your final loan payment by one month and that this extension will be considered an amendment to your loan agreement. Following the skipped payment month, your loan will revert back to the original payment schedule. All other terms of the loan agreement will remain the same.

*Mortgage loans, credit lines and loans that have been delinquent in past year are excluded.

*Collection work outs excluded.

Borrower Signature

Date

Co-Borrower Signature

Date

CREDIT UNION USE ONLY:

Fee Added: _____

Due Date Advanced: _____