LOAN PAYMENT HOLIDAY (LPH)

FROM Chattahoochee Federal Credit Union

Nearly everyone can use a little ***extra money*** and Chattahoochee Federal Credit Union wants to help! We are offering one ***"Loan Payment Holiday"*** that you can take anytime ***between 10/01/2016 to 1/31/2017***.

To take advantage of our "LPH", complete and return this form along with $30.00 before your payment(s) are due to Chattahoochee Federal Credit Union, P.O. Box 8, Valley, AL 36854-0008.

With our Loan Payment Holiday (LPH) you pay a $30.00 fee per loan to skip only one month of payments between 10/01/2016 and 1/31/2017 on each loan, allowing you extra money when you need it most.

Disclosure:

By signing below you and any joint owner, authorize CFCU to extend our loan repayment terms. The interest on your loan(s) will continue to accrue on the principal loan amount and will be calculated upon next payment. All other terms and provisions will remain unchanged. Any payments made through payroll deduction or direct deposit will be redirected to your share account. You simply make your skipped payment(s) at the end of your loan term(s).

In order to qualify for this skip payment, you must be a member in good standing and have made at least three (3) months of consecutive payments on your loan(s).Loans with extension agreements or modifications in the last twelve (12) months are not eligible for this offer. Loan account(s) must be current. Request must be received five days prior to due date. Loans with reoccurring payments will be posted to savings account.

Please read and initial here_____

The processing fee will be automatically deducted from your share account if available. If not available, request will not be honored unless the $30.00 processing fee is received.

Christmas, Back to School, Vacation loans and Fast Cash loans are not eligible for LPH.

If you have any questions, please feel free to call or drop by our office 1-334-756-7027

Chattahoochee Federal Credit Union Loan Extension Agreement

It is mutually agreed that, in consideration of a $30.00 fee per loan, the

_____ October 2016 OR _____ November 2016 OR _____December 2016 or _____January 2017
(Month or Period)

Payment(s) on account # _____, loan(s) # _____, #_____,
Will be deferred and extended to the end of the original term(s) of this loan(s).

All other terms and provisions of the original loan agreement(s) are unchanged and remain in full force and effect.

_____ _____ _____

Signature of Borrower **Date** Phone Number

P.O. Box 8 Valley, AL 36854 **Fax 334-756-7542**

$5 of your Loan Payment Holiday Fee will be donated to Valley United Fund