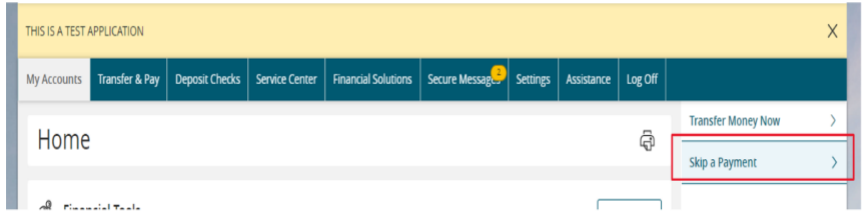
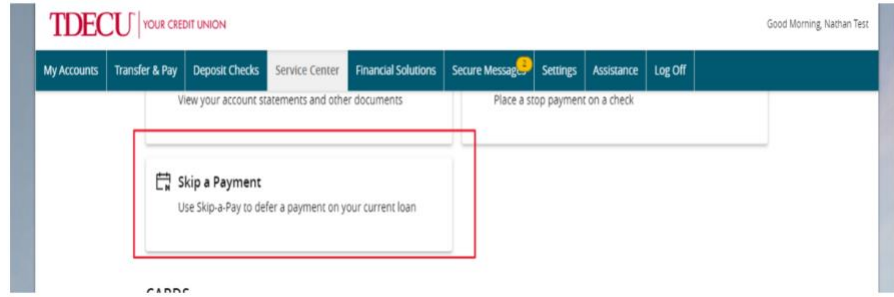


# Frequently Asked Questions

## Skip-a-Pay

<p><b>What types of loans qualify for Skip-a-Pay?</b></p>	<p>The following loan types are eligible for a skipped payment*</p> <ul style="list-style-type: none"> <li>- Auto loans.</li> <li>- Personal Unsecured loans.</li> <li>- Share Secured loans.</li> <li>- ATV, UTV, and personal watercraft loans.</li> <li>- Motorcycle loans.</li> </ul>
<p><b>How often can I request a skipped payment?</b></p>	<p>Two skipped payments every 12 months, with a maximum of 6 skipped payments over the life of the loan.</p>
<p><b>Is there a cost to request a Skip-a-Pay?</b></p>	<p>The processing cost for Skip-a-Pay requests on eligible loans is \$25.00 per each skip per loan.</p>
<p><b>Do I have to skip the payment on all my eligible loans?</b></p>	<p>No. You can select which qualifying loan payment you want skipped. For example: if you have three loans that qualify for Skip-a-Pay, you can skip only one of the loan payments, or all three, based on your financial needs.</p>
<p><b>How do I request to skip a payment?</b></p>	<p>Log-in to or enroll in Online Mobile Banking. Select Skip-a-Pay to be directed to the landing page. From there, you can view your eligible loans and follow the prompts.</p> <p>There are two entry points to request Skip-a-Pay through digital banking:</p> <ol style="list-style-type: none"> <li>1. The side rail under My Accounts on the Home screen.</li> </ol>  <p>The screenshot shows the mobile banking interface with a navigation bar at the top containing 'My Accounts', 'Transfer &amp; Pay', 'Deposit Checks', 'Service Center', 'Financial Solutions', 'Secure Message', 'Settings', 'Assistance', and 'Log Off'. Below the navigation bar, the 'Home' screen is visible with a 'Skip a Payment' button highlighted in a red box.</p> <ol style="list-style-type: none"> <li>2. Under the Service Center Tab, click on the Skip -a-Payment box to be redirected to the site.</li> </ol>  <p>The screenshot shows the mobile banking interface with the 'Service Center' tab selected. Below the navigation bar, there are two options: 'View your account statements and other documents' and 'Place a stop payment on a check'. A 'Skip a Payment' box is highlighted in a red box, containing the text 'Skip a Payment' and 'Use Skip-a-Pay to defer a payment on your current loan'.</p>

<b>Does everyone qualify for Skip-a-Pay?</b>	There are specific criteria that need to be met in addition to the eligible loan type. Please see the disclosure statement for full details.
<b>What happens to the loan payment if I choose to skip?</b>	The due date advances by one month and the maturity date on your loan is updated. The payment is added to the end of the loan, extending your term by one month. *
<b>How does the processing cost get paid?</b>	During the process to request the skip payment, you will be given a choice to debit the fee for the skipped payment(s) either from your TDECU savings or checking account.
<b>How will I know the next time my loan is due?</b>	The new due date will be shown during the payment skip process. After the process is complete, you will be able to see the new due date in OMB.
<b>What if my loan is paid through external ACH?</b>	The skipped payment will need to be requested a minimum of 5 days before the due date to allow time for the system to update the external payment. Requests that are less than 5 days from the payment due date will not be eligible for a skip in that month.
<b>I processed my Skip-a-Pay and received a confirmation, but the loan due date hasn't changed in Online Banking...</b>	Sometimes the online and mobile banking site needs to be refreshed after processing a skipped payment. This can be accomplished by refreshing your current session or logging out of the session, and signing back in.

\* By participating in the TDECU Skip-a-Pay program, the following terms apply: 1. **Program Eligibility**: The Skip-a-Pay program is subject to approval, and not all loans may be eligible. Skip-a-Pay requests must be received five days prior to loan payment due date. 2. **Interest Accrual**: Interest will continue to accrue on your loan during the skipped month. This may extend the original maturity date of your loan. 3. **Loan Terms**: By skipping a payment, the life of the loan may be extended. 4. **Fair Credit Reporting Act (FCRA)**: TDECU complies with the FCRA. If you choose to skip a payment under this program, it will not be reported as a missed or late payment to the credit reporting agencies. 5. **Fees**: There may be a fee to participate in the Skip-a-Pay program. This fee will be disclosed at the time of the request and is non-refundable. 6. **Limitations**: You may be limited to a certain number of skip-a-pay requests during the life of the loan or within a calendar year. Skip-a-Pay transactions may affect GAP Insurance coverage. See your GAP Insurance contract for details. This offer excludes Real Estate loans, Parent/Student Survival loans, Tuition loans, Business loans, Mastercard® and VISA® Credit Card accounts, loans with Collateral Protection Insurance, 7. **Other Agreements**: Participating in the Skip-a-Pay program will not affect any other agreements you have with TDECU. By submitting a request to participate in the Skip-a-Pay program, you acknowledge and agree to the terms stated above.