COVID-19 Special 60-day SKIP-A-PAY program

*Are required fields. Completed form must be received no later than June 30, 2020

Download this form. Complete it and send via email to loansupport@trumark.org, print and bring in-person to a TruMark Financial branch drive-thru, fax to 215-494-0616 or mail to: TruMark Financial Credit Union Attn: Payment Assist 335 Commerce Drive P.O. Box 8127 Fort Washington, PA 19034

*Member Full Name	*Account Number
Co-Borrower Full Name if Applicable	*Loan ID

TruMark Financial® Credit Union is offering a fee-free program to members with loans/lines of credit** to skip payments for 60 days. This special offer is for a limited time. If you have any questions, please contact the Member Service Center at 1-877-TRUMARK.

Hardship programs are available for first Mortgages as well as payment deferrals for business and commercial loans/lines. Please contact us at 215-396-6425 for assistance.

Acknowledgement and Agreement

By completing this form, I/we acknowledge and agree as follows:

- 1. TruMark Financial is under no obligation to offer assistance and the submission of this request shall not obligate TruMark Financial to offer assistance, nor shall it constitute a waiver of TruMark Financial's rights and remedies under the loan documents, under law or in equity, all of which are expressly reserved.
- 2. By signing below, I/we agree to amend the terms of the original agreement for the above referenced loan/line of credit. The due date will be advanced two months or 60 days, depending on the frequency of the payment. I am/we are aware interest will continue to accrue during the skipped months and subsequent payments will be applied first to unpaid interest.
- 3. I/we will resume making regular payments within two months if the loan is payable monthly or semimonthly or within 60 days if the loan is paid weekly or biweekly. All lines of credit are paid monthly. I am/we are aware the first and possibly second payment after the skipped payments may not reduce the principal balance.
- 4. Installment loans (if applicable): I am/we are aware that skipping these payments may extend the term of the loan by more than two months.
- 5. Equity loans/lines (if applicable): I/we certify that the secured property is owner-occupied and I/we have not received a condemnation notice.
- 6. I/we consent to being contacted concerning this request at any email address or cellular or mobile telephone number I/we have provided to TruMark Financial.

**Not all loans may qualify. This offer is good only for existing TruMark Financial accounts and loans/lines in good standing. This offer is good through June 30, 2020. Payments due through February 29, 2020, must be paid. If any of your TruMark Financial loans/lines are 30 days or more past due, your request will not be processed. By participating in the Skip-A-Pay program on an auto loan, you may have a balance owed in connection with a GAP insurance claim due to the extension of the contract maturity date. Skip-A-Pay offer is made under the terms of disclosure given at time of loan/line disbursal. For first mortgage, business loans, student loans, or additional hardship requests, please call 215-396-6425.

IMPORTANT: Automatic payments initiated through online banking or another financial institution are the member's responsibility to suspend.

Enter data (a valid email and best contact number are required for submission of request)				
*Email address		*Member Signature		
*Best contact number	Cell: Yes No			