

Skip-a-Payment

As a valuable tnConnect member, you are eligible to skip a payment on some of your tnConnect loans (**offer excludes Mortgage, VISA®, HELOC, Equity and Share Secured Loans**). If you have more than one loan, you can even skip a payment for each! It couldn't be easier to do! Just select the month you want to skip: November 2025 or December 2025, and we'll take care of the rest. **If your payment is made through Payroll Deduction or Direct Deposit, your payment amount will simply be suspended for the month skipped.**

There is only a **\$40 processing fee per loan** to take advantage of this service. We can deduct the fee (per loan) from your Share/Savings or Checking account, you can mail us a check for the \$40 fee per loan, or you can pay the \$40 fee online with a debit card (additional fee applies). **Interest will continue to accumulate on your loan(s) during the month you skip your payment(s). Payment(s) will resume following the skipped month.**

Have some extra cash on hand by taking advantage of this special offer! Simply complete the following information on the coupon below:

1. Indicate which month you would like to skip your payment(s): November 2025 or December 2025.
2. List the loan or loans you wish to skip. **First three loan payments must have been made; loan must be current; other restrictions may apply.**
3. Indicate whether you want the \$40 fee (per loan) deducted from your primary tnConnect Share/Savings account, tnConnect Checking account, enclosed check, or paid online/phone using debit card (additional fee applies)* at www.tnconnectcu.org/message-pay.
4. Provide a daytime phone number where tnConnect can reach you if more information is needed.
5. Sign and date coupon. You can mail, fax the coupon to 865-688-3113, or deliver to any tnConnect office. Fee will be collected when coupon is received by tnConnect. Requests will not be processed until fee is collected.
6. **Coupons must be returned to tnConnect at least 5 days before the due date of the payment you wish to skip or an additional \$10.00 processing fee will be charged.**

To complete this request online, visit www.tnccu.com/skip-a-payment/.

tnConnect
PO Box 52990
Knoxville, TN 37950



Skip-a-payment coupon

By signing this form, you authorize an extension in the terms of your tnConnect loan(s). The \$40 processing fee per loan skipped will be deducted as indicated below. Interest will continue to accumulate on your loan(s) during the month you skip your payment. Payments made through Payroll Deduction or Direct Deposit will simply be suspended for the month skipped. tnConnect reserves the right to suspend this promotion at any time for any reason. Accepting this skip-a-payment offer may affect/reduce your GAP coverage; refer to your GAP policy for detailed information. **First three loan payments must have been made; other restrictions may apply. Coupon must be received at tnConnect at least 5 days before the due date of the skipped payment or an additional processing fee will be charged. Delinquent loans and overdrawn accounts are not eligible.**

Mortgage, VISA®, HELOC, Equity and Share Secured loans are excluded.

* Additional \$7 fee applies

X _____
Your signature Date

X _____
Joint signature (if necessary) Date

Indicate which month you would like to skip (check one):
November 2025 _____ December 2025 _____

Member #: _____

Name: _____

Address: _____

City, State, Zip _____

Email: _____

Mobile Number: _____

Home Phone: _____

How do you wish to pay the \$40 fee (per loan)?

tnConnect Share/Savings Acct Deduction: _____

tnConnect Checking Acct Deduction: _____

Check enclosed: _____

Debit Card Online/Phone*: _____

Do you have an automatic reoccurring payment setup?

How? _____

List all the loan(s) you want to skip:

Note	Description
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____