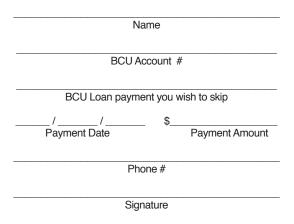


Skip Payment Coupon

Choose one of your qualified BCU Loans, fill out the coupon below, return it to us at least 14 days before your payment is due, and we'll let you know if you qualify. You must submit the coupon for our records. BCU cannot take requests for Skip Payment verbally or by phone. You may submit it by mail, fax, e-mail or at any one of our branch offices.

A \$20 fee per Skip Payment will apply.

I understand and acknowledge this payment will be added to the end of my note and interest will continue to accrue on the unpaid balance of my loan and may extend the maturity date of my loan. All terms and conditions of the loan still apply. I also understand that the extension of the note may not be covered by insurance products such as Payment Credit Insurance and Guaranteed Asset Protection coverage.



RESTRICTIONS

To qualify for a Skip Payment, a minimum of three monthly payments must have been paid on the loan selected. The account must be in good standing, no late or missed payments. Skip Payment offer does not apply to Home Mortgage, Home Equity, Line of Credit, Share Secured, Repayment Plan, and Fresh Start loans. Other restrictions may apply. **Total Skip Payment fee due (\$20.00). Check Enclosed or Debit my Account**.

Mail request to: Baptist Credit Union Attn: Loan Department 5815 IH-10 West San Antonio, Texas 78201

