

Bank of Dade

12634 North Main Street - Post Office Drawer 9

Trenton, Georgia 30752

Telephone (706) 657-6842

Fax (706) 657-2265

CHRISTMAS SEASON SKIP A LOAN PAYMENT

If you'd like a little extra money this Christmas season, our Skip A Loan Payment Program may be just what you need. **For just \$35.00 you can skip one monthly payment.**

The following conditions apply: You must currently have no overdrawn deposit accounts and the loan for which you wish to skip a payment must not be more than 60 days past due. Also, you may not qualify if you have extended a payment in the past 3 months.

Interest will continue to accrue at the rate reflected on your loan documents. Skipping a payment may cause your loan to mature one month later than originally disclosed. If your loan for which you wish to skip a payment has a balloon payment, the maturity date will not be extended and the final payment (the balloon payment) will be increased by the amount of the regular payment you are skipping.

Simply mail the coupon at the bottom of this letter, along with your check for the \$35.00 fee, to the address reflected above. If you have any questions regarding this program, feel free to contact us at 706-657-6842.

Merry Christmas and Happy New Year!

SKIP A PAYMENT COUPON

Loan # _____ Skip A Payment Fee: (\$35.00 each) _____

Customer Signature: _____ Date: _____

If using this coupon to skip a payment for more than one loan, you may include all loan #'s and total fees on this form.

This program is available from November through February.

