

YES, I (we) would like to skip the following monthly payment.

Borrowers

Name(s) _____

Consumer Loan Number _____

Payment Amount \$ _____

Is your current loan payment on automatic draft? Yes No

Please indicate which month you would like to skip: November December

All Borrowers/co-borrowers of the loan must sign this request.

Please enclose the \$50 fee with this form to ensure timely processing.*

Borrowers Signature _____ Date _____

Borrowers Signature _____ Date _____

I (we) request and authorize the Citizens Bank to defer the principal and interest payment on the loan referenced above for the date chosen. I (we) understand and acknowledge by signing above that this deferral will extend the maturity of the loan by one month beyond the scheduled maturity date. Interest will continue to accrue on the unpaid balance and the final payment will be larger than originally disclosed due to the additional interest. I (we) understand that any applicable credit life insurance or gap insurance will not be extended beyond the original date of my (our) loan. My (our) next loan payment will be due on the regularly scheduled date.

You may sign and return this form and \$50 fee to any Citizens Bank location or mail both to: The Citizens Bank, ATTN: Loan Operations, P.O. Box 2156
Batesville, AR 72503

*Offer excludes all commercial loans and consumer mortgage loans. Other restrictions may apply, see bank for details. Loan payment history over past twelve (12) months must not reflect any payment reaching 30 days or greater past due. Expires December 31, 2024. Late Charges may apply.



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