BANK OF COMMERCE
YOUR HOME-OWNED BANK

Skip-A-Pay

Authorization Form

Free up extra cash for the holiday season with Skip-A-Pay. Simply return this form with the $50 processing fee and we will defer the next payment due until the end of the loan term. (See full disclosure below.)

Borrower Name(s): Address: Phone: Email: Loan Number:	If your loan is set up on an automatic charge from a checking or savings account, please check the appropriate box: ☐ Bank of Commerce ☐ Other Bank _________________

Choose Month to Skip Payment	Processing Fee
☐ November ☐ December ☐ January Return completed form at least 4 days prior to payment due date.	☐ Cash ☐ Check ☐ Debit my BOC acct. Acct #__________

SKIP-A-PAYMENT DISCLOSURE

By agreeing to the fees, terms, and conditions of the Skip-A-Payment program, you authorize Bank of Commerce to extend your loan payment by one (1) month. Interest continues to accrue on the outstanding loan balance during the skipped payment period. As a result, the total interest paid over the life of the loan may increase. Skipping a payment extends the term of your loan by one month. In all other respects, the provisions of your original loan agreement remain in full force and effect.

All Skip-A-Payment requests must be received at least four (4) business days prior to your loan due date. If you have a bill payment or Automated Clearing House (ACH) transaction scheduled with another financial institution which automatically makes your loan payment, you must contact that institution to stop the payment from occurring. By participating in the Skip-A-Payment program, you accept full responsibility and agree to hold Bank of Commerce harmless from any and all liabilities. Your regularly scheduled payments will resume with the payment for the month following the deferral (“skip period”). This may affect the Guaranteed Asset Protection (GAP) coverage on your vehicle loan(s).

The Skip-A-Payment program is only available on select consumer loan types and is subject to final approval by Bank of Commerce. To participate, all loans with us must be current and in good standing. Borrowers are limited to two (2) skipped payments on a loan in a rolling twelve (12) month period. Signatures of all parties on the loan must be included. Loans secured with improved real estate are subject to flood insurance requirements. An updated flood determination and a Special Flood Hazard Area Notice may be required. This offer expires January 31, 2026.

For assistance, please contact the Bank of Commerce at 800-934-4507, BOCRawlins.com or Bank of Commerce, P. O. Box 50, Rawlins, WY 82301

_______________________ ___________ _______________________ ___________
Signature Date Signature Date

Office Use Only

Received by ________________ **Date** ________ **Approved by** ________________ **Date** _________

Processing Fee ☐ Cash ☐Check# _____ ☐ Debit Acct. ☐ EFT/ACH **Process Date**____ **Completed by**______

RE: ☐ Flood Determination ☐ Reamortize Term Update