

Skip-A-Pay in Online Banking and the Mobile App

If eligible, you may take advantage of Sun East's Skip-A-Pay feature in Online Banking and the Mobile App. Eligibility is determined by the following qualifications/limitations:

- Vehicle or Personal Loans only
- Loan must be open for 180 days or more
- All credit union accounts must be in good standing
- \$35 processing fee must be available in Checking or Saving's account
- Skip-A-Pay may not be used in consecutive months
- Skip-A-Pay may not be used more than two times in a rolling 12-month period
- Skip-A-Pay may not be used more than six times in the life of the loan

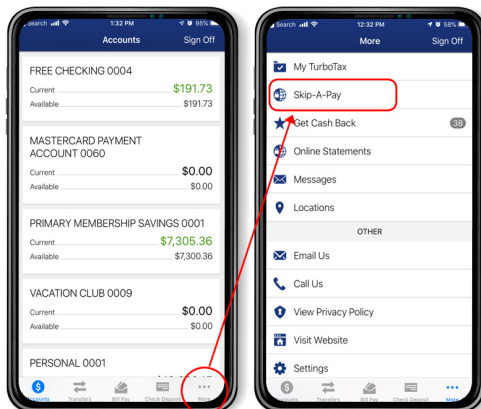
Here's how to get started:

STEP ONE

Log into Online Banking  or log in using the Mobile App.



If using the Mobile App, you will need to click the "More" button in the bottom right of your screen to find Skip-A-Pay. Once tapped, please proceed to step 3.

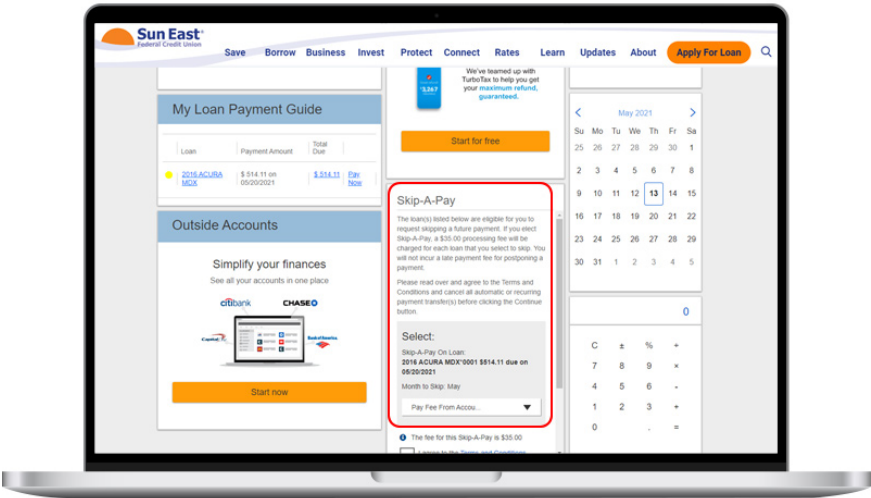


STEP TWO

In Online Banking, look for the area in the center of your dashboard that hosts the Skip-A Pay feature.

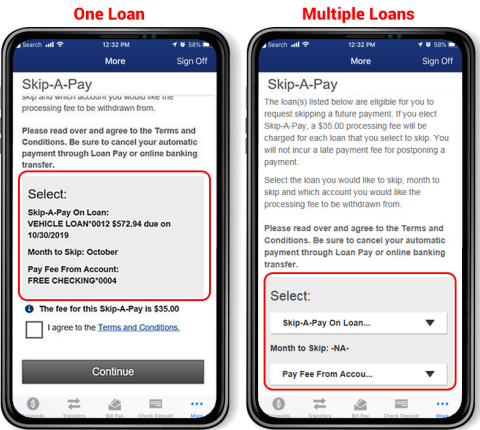
If you do not have an eligible loan(s) to skip, or you do not have the available processing fee funds in your account, you will see an orange alert box that states that there are currently no loans eligible for the Skip-A-Pay program.

If you do have an eligible loan(s), you will see an active widget.



STEP THREE

Select the loan that you wish to skip. If you have more than one eligible loan, you will see a drop-down box.



STEP FOUR

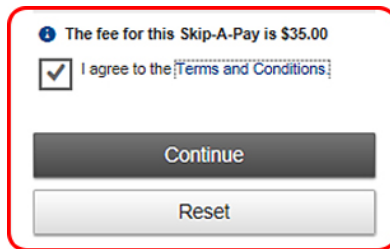
Scroll down and take note of the \$35 processing fee.


You will be prompted to choose the account in which to pay the processing fee.

STEP FIVE

Skip-A-Pay Terms and Conditions must be reviewed before proceeding.

Once read, check the "I agree to the Terms and Conditions" box and select "Continue."



 The fee for this Skip-A-Pay is \$35.00

☒ I agree to the Terms and Conditions

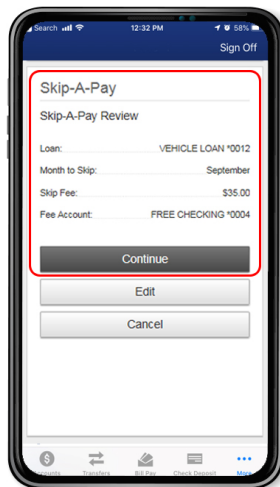
Continue

Reset

Please note, if your loan is being paid via Bill Pay or if you are using the Sun East Loan Pay widget to make an outside loan payment, you must stop your payment for the month.

STEP SIX

Review your Skip-A-Pay information and select "Continue" to process your loan skip.



Search 12:32 PM 58%

Sign Off

Skip-A-Pay

Skip-A-Pay Review

Loan: VEHICLE LOAN *0012

Month to Skip: September

Skip Fee: \$35.00

Fee Account: FREE CHECKING *0004

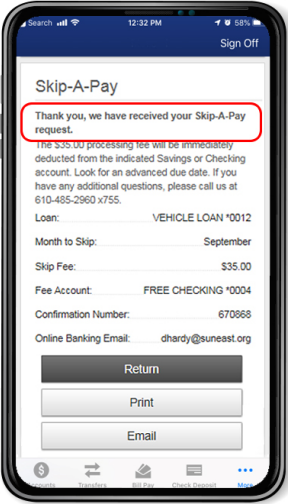
Continue

Edit

Cancel

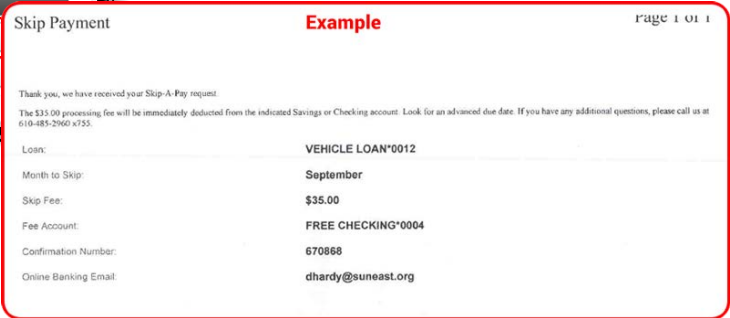
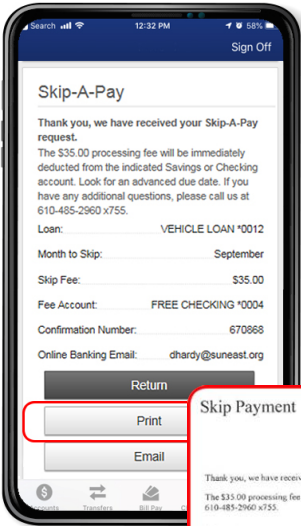
STEP SEVEN

You will receive an instant confirmation.



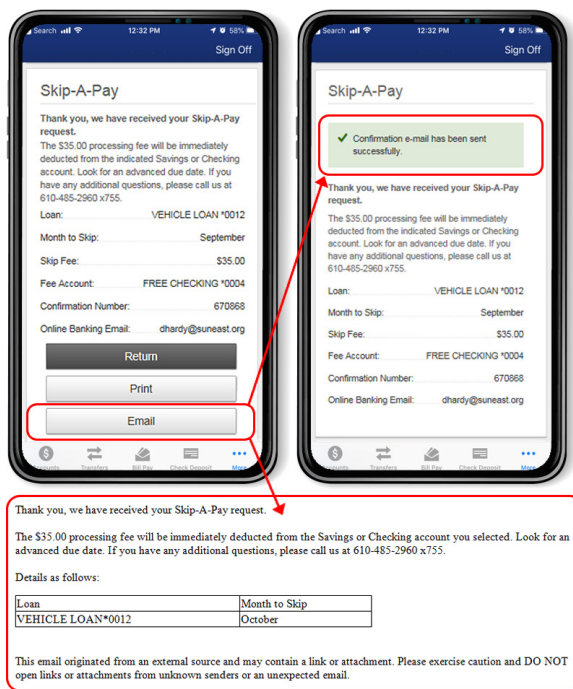
STEP EIGHT

"Print" will print a copy of your confirmation receipt:



STEP NINE

"Email" will email you a copy and the green box will confirm that an email has been sent.



STEP TEN

When you go back to the Online Banking dashboard, you should now see this notification if you no longer have any eligible loan(s) to skip.

