

Consumer Retail, Home Equity Lines, and Credit Card Skip-A-Payment Request
(Excludes Mortgage and Small Business/Commercial Loans)

Name: _____ Daytime Phone: _____

Email: _____

Please return signed completed form using one of the following:

MAIL: PO Box 984 Bluefield, VA 24605

FAX: 304-431-2297

UPLOAD: FirstCommunityBank.com

*You may choose to skip up to 3 months loan payments.

**Mortgage loans, small business/commercial loans, and borrowers in bankruptcy are ineligible.

Loan Number: _____ Month(s) to skip:

30 Days _____ 60 Days _____ 90 Days _____

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30 Days _____ 60 Days _____ 90 Days _____

Important Changes to Your Loan: A Skip Pay is a modification to your loan agreement. If you skip a payment, you agree that the original terms of your loan agreement will apply, except there will be no payment due for the month(s) listed above. Your loan term will be extended one month for each skipped month of payment processed. And because interest will continue to accrue on the unpaid balance of your loan, skipping a payment will increase the amount of interest you pay over the life of the loan. Payments may be deferred on multiple loans.

Skipped Payments: No payment will be required on your loan for the month(s) skipped, however; you are required to resume your regularly scheduled payments in the month following the last skipped payment month. Borrowers who make regularly scheduled biweekly or more frequent payments in a month must skip one full month's worth of payments.

Automatic Payments: You are responsible for suspending: any online bill payments, whether they are with First Community Bank or another financial institution and automatic payments from another financial institution that you have initiated for the month in which you are skipping a payment. First Community Bank will not reject an automatic payment received from another financial institution for your loan payment. For an ACH origination, where First Community Bank is the originator, a request to stop a transfer must be received at least three (3) business days prior to the scheduled transfer date.

This agreement must be signed by all signors to take advantage of this offer.

Borrower Signature

Date

Co-Borrower Signature

Date

**Loan must have been originated prior to March 13, 2020. All modifications subject to First Community Bank approval.*

***Mortgage borrowers including those with mobile homes without land, should go to FirstCommunityBank.com or contact Client Care for assistance. Small business/commercial borrowers should contact their relationship manager.*