

Simply return your completed* form to NBTA Credit Union within five business days of your payment date, and we'll take care of the rest! Forms may be returned via fax, email or in-person at NBTA Credit Union. The normal skip-a-payment fee will be waived for November 2026, December 2026, or January 2027 only.

Note that all signors on the loan must sign the skip-a-payment form in order to process your request.

Please defer my payment for: □ November 2026 | □ December 2026 | □ January 2027

By signing below and upon the approval by NBTA Credit Union Ltd., you, the under-signed agree that the terms and conditions on the reverse here of shall apply to the extension of the Account.

Borrower's Name	Account #	Telephone Number
Borrower's Signature	Co-Maker's/Guarantors Signature	Co-Maker's/Guarantors Signature
Date		

Submit Form Via Email

***subject to normal credit requirements – loans must meet the outlined criteria to be approved for a skipped payment. Applicable to personal loans only.*

For Internal Use Only:

Date Changes Keyed: __ Renewal Payment Date: __ _____ Approval Signature

Next & Deferred Payment Date: __ Is the payment on AFT YES NO

Final Payment Date: __

www.nbtacu.nb.ca
nbtacu@nbtacu.nb.ca

1-800-565-5626
Fax: 506-452-1732

NBTA CREDIT UNION



"Extension" means the extension of the Loan pursuant to the terms of this agreement.

"Guarantor/Co-signor" means any guarantor of the Loan.

"Loan" means the loan account stated on the first page hereof.

"You" means borrower(s), co-signor(s) and/or guarantor(s) to the loan.

"We" or "us" means the NBTA Credit Union.

If you are approved by us to skip a loan payment, the following terms and conditions shall apply to the Loan and the Loan shall be amended and changed accordingly:

1. The original or extended maturity date of the loan will be extended by one month.
2. Interest on the unpaid balance of the loan will accrue during the deferral period.
3. We will advise you by letter of the revised monthly payment of principal and interest, if applicable. You agree to commence repayment of the loan immediately following the one month extension period in accordance with all the terms and conditions of the loan.
4. Any creditor insurance previously purchased through us to cover the loan will expire as specified on the original enrolment form. Any additional time required to retire the loan beyond the original maturity will not be covered by such insurance.
5. The Guarantor(s)/Co-signor(s), if any, acknowledges and agrees to the terms of this loan repayment extension agreement.
6. The loan, as amended and changed by the terms of this extension, shall remain in full force and effect.

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