# Holiday Skip-A-Payment

RNB FRONT RANGE State Bank
Member FDIC

RNB/Front Range State Bank offers Skip-A-Payment* for the holidays. Skip-A-Payment is offered for either November 2026, December 2026 or January 2027 Promotion ends January 31, 2027.

Skip-A-Payment is only available on auto, RV, or personal loans for customers with accounts in good standing. Lines-of-credit and loans secured by real estate or mobile homes are not eligible.

*Skipping a payment will extend the maturity date of your loan and interest will continue to accrue. All other terms of your Loan remain unchanged. Loans must be current, have a balance over $1,000 and are subject to approval. A $35 fee will be charged for each loan you choose to participate in the Holiday Skip-A-Payment program. By utilizing this form, you agree to all Skip-A-Payment terms.

Name(s) on Account:_____

Account Number: _____

Best Phone Number to reach you: _____

The undersigned Borrower(s) executed a Note and Security Agreement where RNB/Front Range State Bank is the lender of record. Borrower(s) understand and acknowledge that:

1. Loan Extension Requests are subject to approval and are not guaranteed.
2. Interest will continue to accrue on the unpaid balance of the loan.
3. By utilizing Skip-A-Payment, the maturity date of the loan and the payment schedule will be extended by one month.
4. All unpaid interest and any applicable fees will be collected before principal at the time of the payment following the skipped period. You also have the option of paying interest with the fee.
5. All other Terms of the Note and Security Agreement remain in full force and effect.
6. A fee of $35.00 for each loan must be collected before a Loan Extension will be processed.
7. Borrower waives all claims against Bank as result of said extension.

By selecting a month and submitting this form, I and all co-borrowers on the loan agree to the terms above.
PLEASE SELECT ONLY ONE:

November ☐ December ☐ January ☐

Payment for the processing fee may be directly deducted from your Bank account at your request. If you would like us to proceed using this method of payment, please provide account information and indicate which RNB/Front Range State Bank account you would like this deducted from. You may also choose another payment source; please send payment with this form to your branch.

Account number: _____ Checking ☐ Savings ☐

Borrower Signature(s): (All Borrowers on the subject loan must sign)

_____ _____

Date: _____

*To qualify for Skip-A-Payment, loans must be at least 90 days old, current on insurance and sales tax, have a balance of at least $1,000 and have not been delinquent in the last 12 months (30 days or more past due). Customers may participate in Skip-A-Payment promotions twice a year. Skip-A-Payment may not be used with any other offer. Other terms and conditions may apply.*