

Need some extra "dough" for the holidays?

Let Farmers State Bank brighten your season with our Holiday Skip-A-Pay!

Make more money available for those special gifts by deferring a
loan payment for either December or January!!!!

There is a \$25.00 processing charge (per loan, if you have more than one). The term of the loan(s) will
be extended by one month. Just fill out the form below and mail, fax or email to:

Farmers State Bank

P.O. Box 247

Underwood MN 56586

Fax 218-826-6124 Email shylas@farmersstbank.com

Or bring it in to our office at any of our three locations.

We hope this holiday season is your happiest ever!



We invite you to utilize all of our banking services! Sign up for our Free Mobile Banking Today!
www.farmersstbank.com Underwood (218)826-6112 Dalton (218) 589-7712 Rothsay (218)867-2182

 YES! I want to Skip a Loan Payment!! *Offer excludes ready reserve, real estate and home
equity loans ** PAST DUE LOANS ARE NOT ELIGIBLE

The next payment on my installment loan number(s) _____ may be deferred at the cost to
me of \$25.00. This fee is non-refundable should I/we pay off my/our loan early. The new maturity date
will be extended one month. I would like to skip my ___December ___January loan payment (Check one).

() Please charge my Farmers State Bank checking account number _____ for \$25.00 on
the date you receive this request.

() Attached is my check for \$25.00.

I/We ("We") hereby authorize Farmers State Bank to defer payment for the month/loan listed above.
We understand skipping a payment will extend the term of the loan. Regular payments will resume
after the skipped payment period. Finance charges will continue to accrue and the next monthly
payment will include finance charges from the skipped month. The maturity date loan will be extended
for one month and the skipped payment may result in a larger final payment on your loan. Any type of
security agreement on the loan will now be extended in accordance with the terms and provisions of the
foregoing renewal and extension. If I/We have insurance benefits on a loan these benefits will stop at
the original maturity date. NOTE: Minimum of 1 signature required to process request.

SIGNATURE(S) _____ **Date:** _____

Name(s): _____

Phone #: _____