

# 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 December or January!!!!

There is a \$30.00 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 it:

Farmers State Bank  
P.O. Box 247

Underwood MN 56586

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](http://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 \$30.00. 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 \$30.00 on  
the date you receive this request.

(  ) Attached is my check for \$30.00.

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: ALL SIGNERS OF THE ORIGINAL LOAN AGREEMENT MUST SIGN.

X SIGNATURES \_\_\_\_\_

Name(s): \_\_\_\_\_