

Have extra cash for the holidays by requesting to skip one eligible November or December 2026 loan installment. Approval is required.

BORROWER & LOAN INFORMATION

Borrower Name: _____

Joint Borrower Name (if applicable): _____

Daytime Phone: _____ Email: _____

Loan Account Number(s) to be Skipped: _____

Requested Payment Month to Skip: ☐ November 2026 ☐ December 2026

The next installment due date is one month following the skipped month on your regular due date day. Example: if skipping November's payment, the next payment is due in December.

PROCESSING FEE PAYMENT AUTHORIZATION

A $30 non-refundable processing fee applies for each loan payment approved for deferral. Select one payment method:

☐ Debit Savings Account: _____ ☐ Debit Checking Account: _____

☐ Enclosed check payable to Utah Independent Bank for $30 per loan requested.

I authorize the Bank to collect the processing fee using the method selected above, subject to approval of this Application and applicable law.

IMPORTANT PROGRAM TERMS

- Bank approval is required; submitting this form does not guarantee approval.
- The deferred installment is not forgiven. It remains payable under the revised schedule.
- Interest and applicable finance charges continue to accrue during the deferral period.
- The program requires loan payments to have been current for at least six months.
- The program excludes mortgage, home equity, student, line-of-credit, and commercial loans.
- The Bank intends to donate the $30 processing fee to its Helping Hands for the Holidays fund.

BORROWER REQUEST & SIGNATURES

I/We request that Utah Independent Bank approve the payment deferral identified above. I/We have read and agree to the terms and conditions in this Application and Agreement, including the attached agreement terms.

Borrower signature: _____ Date: _____

Printed name: _____

Joint borrower signature (if applicable): _____ Date: _____

Printed name: _____

BANK USE ONLY

☐ Approved ☐ Declined ☐ Additional Review Required

Approved Loan Payment: _____ Approved Deferral Month: _____

Fee Received/Authorized: $_____ Revised Payment Schedule Provided: ☐ Yes ☐ No

Loan Officer Name: _____

Loan Officer Signature: _____ Date: _____

Approval Notes: _____

_____

_____

_____

Utah Independent Bank

www.uib.bank

HOLIDAY SKIP-A-PAY AGREEMENT – TERMS & CONDITIONS

These terms supplement the application on the preceding page. Please read them carefully before signing.

1. Application and approval

The Borrower requests that Utah Independent Bank ("Bank") defer the eligible installment payment identified in this Application. The requested deferral is not effective unless and until the Bank approves it and confirms the approved deferral and revised payment schedule in writing. Submission of this Application is not approval and does not obligate the Bank to grant a deferral.

2. Eligible payment and deferral

The Borrower may request to defer one eligible installment scheduled for November or December 2026, subject to Bank approval and program eligibility. The deferral applies only to the installment expressly approved by the Bank. All other payments and obligations remain due under the applicable loan agreement unless the Bank expressly agrees otherwise in writing.

3. Deferred payment is not forgiven

The Borrower understands that the deferred installment is not forgiven, waived, discharged, or canceled. The Borrower remains obligated to repay all amounts due under the loan agreement, as modified only by the approved deferral and revised payment schedule.

4. Interest and finance charges

Interest and applicable finance charges will continue to accrue during the deferral period in accordance with the loan agreement and applicable law. The deferral may increase the total cost of borrowing or affect the outstanding balance, payment schedule, or maturity date. The Borrower should review the revised payment schedule provided by the Bank for the specific effect on this loan.

5. Revised payment schedule and maturity

If approved, the Bank will adjust the payment schedule to reflect the deferral. Under the program's stated terms, the final loan payment is intended to be extended by one month, subject to the Bank's written approval and confirmation of the revised schedule. The Borrower agrees to make payments according to the schedule confirmed by the Bank. Except as expressly modified in writing, the original loan agreement remains in effect.

6. Processing fee and charitable fund

The Borrower agrees to pay a $30 processing fee for each loan payment approved for deferral. The fee is non-refundable, except as required by applicable law or otherwise authorized by the Bank. The fee is separate from the loan payment and is not applied to principal or interest. The Bank intends to donate the processing fee to its Helping Hands for the Holidays fund. The fee is paid to the Bank; it is not a charitable contribution made directly by the Borrower.

7. Eligibility and excluded loans

The Bank's program terms require loan payments to have been current for at least six (6) months. Eligibility is subject to Bank review and approval. The program does not apply to mortgage loans, home equity loans, student loans, lines of credit, or commercial loans. Applications involving existing alternate payment arrangements may require additional review. The Bank may decline an application that does not satisfy its eligibility requirements.

8. Collateral and security

Any pledge, lien, security interest, or other collateral securing the loan remains in effect notwithstanding an approved deferral, until the secured obligations are fully paid and discharged in accordance with the loan documents. The deferral does not release or otherwise change the Bank's rights in collateral unless the Bank expressly agrees in writing.

9. Credit life, disability, and debt protection

Credit life insurance, credit disability insurance, or other debt protection associated with the loan may be governed by separate agreements and will not extend beyond the loan's originally scheduled maturity date. The Borrower should

review the applicable coverage documents or contact the provider regarding the effect of a payment deferral. This Application does not modify or extend any insurance or debt protection coverage.

10. No other modification or waiver

Except for the payment deferral and schedule adjustment expressly approved in writing, the original loan agreement and related documents remain unchanged and in full force and effect. Approval of a deferral does not waive any other term, condition, default, or remedy under the loan documents.

11. Borrower acknowledgment and authorization

By signing below, the Borrower acknowledges that the Borrower has read and understands this Application and Agreement; understands that the skipped payment remains owed and is not forgiven; understands that interest and applicable finance charges continue to accrue; understands that the deferral may increase the total cost of borrowing or extend the loan term; and authorizes the Bank, if approved, to implement the deferral and adjust the payment schedule accordingly. The Borrower certifies that the information provided is accurate to the best of the Borrower's knowledge.

12. Joint borrowers

Each undersigned borrower acknowledges and agrees to the terms of this Application and Agreement and authorizes the Bank to implement an approved deferral in accordance with the loan documents and applicable law.

13. Governing law

This Agreement is governed by applicable federal law and, to the extent not preempted, the laws of the State of Utah.

14. Agreement and written confirmation

This Application and Agreement, the original loan agreement, and the Bank's written approval and revised payment schedule together govern the approved deferral. Any change to the deferral must be authorized by the Bank and documented in writing.

BORROWER ACKNOWLEDGMENT

By signing below, I/we confirm that I/we have read, understood, and voluntarily agreed to this Application and Agreement, including the terms and conditions above.

Borrower signature: _____ Date: _____

Joint borrower signature (if applicable): _____ Date: _____

Utah Independent Bank | www.uib.bank | (435) 438-2433

Return the completed application to any Utah Independent Bank branch. Federally insured by the FDIC.

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