

Payment Due Date Change Request Form

Today's Date _____ Desired New Payment Date _____

Member Name _____

Loan Number _____

Address _____

City/State/ZIP _____

Please note that in order to process your request, the following criteria must be met:

- You have made the first payment on your loan.
- Your requested due date is not more than 15 days from your existing due date.
- This is your first request for a due date change. (Only one change is allowed during the term of the loan.)
- Your account is current.
- Your request cannot be for an Xceed Visa credit card, first mortgage, second mortgage, Home Equity Loan, or HELOC.
- Your request must be received by the Loan Servicing department no later than three business days prior to your original payment due date.

By signing below, you are authorizing Xceed Financial Federal Credit Union to change the payment due date on your account. In addition, you acknowledge and agree that: (1) if your payments are made by automatic payment transfer, you are responsible for making or authorizing any changes required to ensure your payment is made on time; (2) if there is more than one borrower on your loan, you are the primary borrower and you have notified all co-borrowers of the change of the payment due date and the associated terms and conditions, and obtained express authorization to submit this Payment Due Date Change request; (3) interest will continue to accrue during the time between your original due date and your new due date, which may result in higher total finance charges on your loan(s); and (4) changing your payment due date may extend the term(s) of your loan(s), which may also cause additional payment(s) for borrower security, if you elected to have such protection. You understand that no other terms agreed upon in your Contract or Automatic Loan Payment Authorization.

Primary Borrower's Signature _____ Date _____

Note: This request is subject to Credit Union review and approval. Certain terms, restrictions and conditions apply and are subject to change. If a loan payment is being sent from another financial institution, you must notify that institution of the new due date in order to prevent a transfer of funds to Xceed Financial.

PLEASE RETURN A SIGNED COPY AS SOON AS POSSIBLE TO:

Xceed Financial Credit Union

Attn: Loan Servicing
888 North Nash Street
El Segundo, CA 90245-9975

OR FAX THE COMPLETED FORM TO:

Xceed Financial Credit Union

Attn: Loan Servicing
Fax: 310.640.8321