

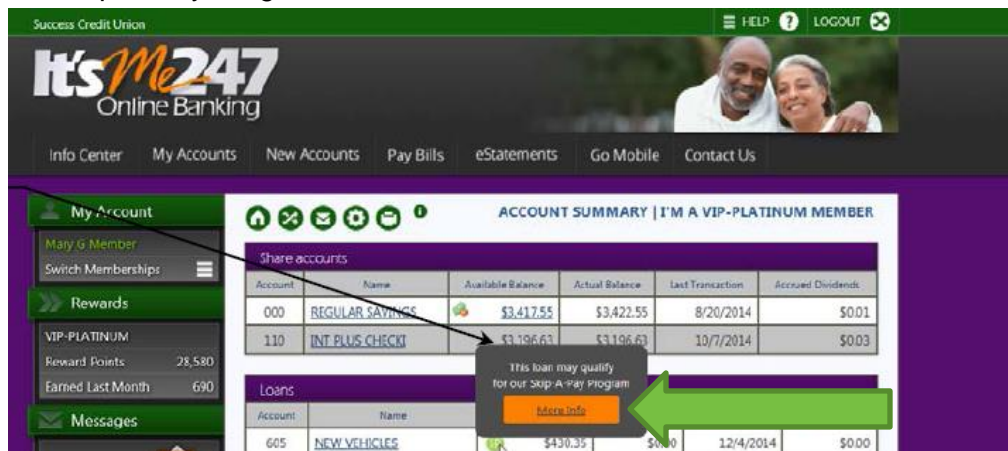
Skip-A-Pay via Online Banking

Step 1:

- Access online banking as normal at **www.pathwayscu.com**.

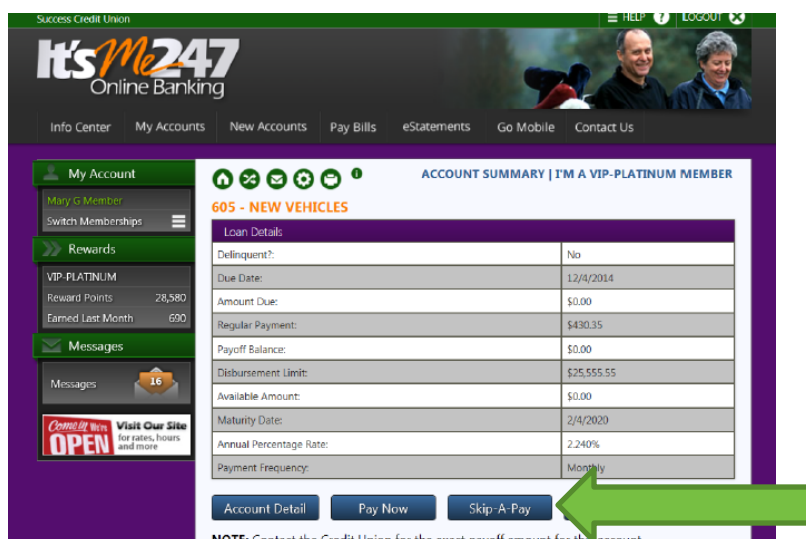
Step 2:

- Once logged in, look for the green Skip-A-Pay button next to your loan in online banking. This button will be labeled “SP.”
- As you hover over the button, a prompt will pop-up that reads “This loan may qualify for our Skip-A-Pay Program.” Click the More Info button.



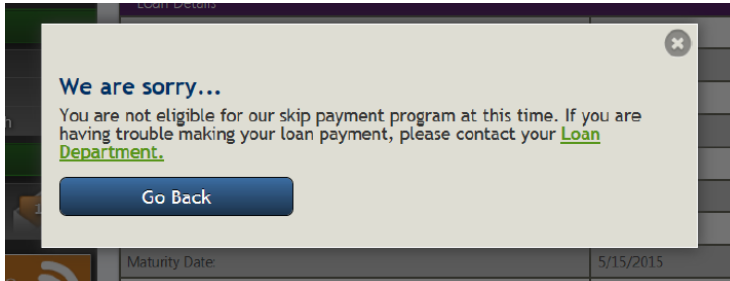
Step 3:

- By clicking the More Info button, you will be taken to the screen with more details about your loan. Look for the blue Skip-A-Pay button at the bottom and click to continue.



Step 4:

- If your loan does not qualify for our online Skip-A-Pay program at this time, you will be directed to the following screen:



***Please Note:** You may receive this notification if you have a loan payment frequency other than monthly (i.e. bi-weekly). While you cannot participate in our online Skip-A-Pay program if this is the case, your loan still may be eligible to skip with the assistance of a Member Service Representative. Please [contact your loan branch of Pathways](#) for more information.

- If your loan qualifies for our online Skip-A-Pay program, you will see the following screen:

Info Center My Accounts New Accounts Pay Bills eStatements Go Mobile Contact Us

My Account
Mary G Member
Switch Memberships

Rewards
VIP-PLATINUM
Reward Points 28,580
Earned Last Month 690

Messages
Messages 16

SEE WHAT'S UP
Visit the Online Community

SKIP-A-PAY | I'M A VIP-PLATINUM MEMBER

Opt in for:
HOLIDAY SKIP A PAYMENT

Instructions
The Holiday Skip program allows you to skip a payment in November or December for each loan that is in good standing with the credit union.
Please note that you will be required to pay the interest, fee, and tax for the month you choose to skip.
Thank you and Happy Holidays

FIX MORT 5 - 30 - 705	
Skip-a-Pay Fee Amount:	\$35.00
Interest Due:	\$0.00
Tax:	\$0.00
Total:	\$35.00
Your next payment will be due on:	08/1/2015

Total Amount Due: \$35.00
From which account would you like to transfer this amount due?

- 000 - REGULAR SAVINGS: \$3,417.55
- 110 - INT PLUS CHECKI: \$3,196.63

We see that you have an automatic transfer set up to make payments on this loan account. The next transfer will still process normally. Contact the credit union to adjust your AFT record.

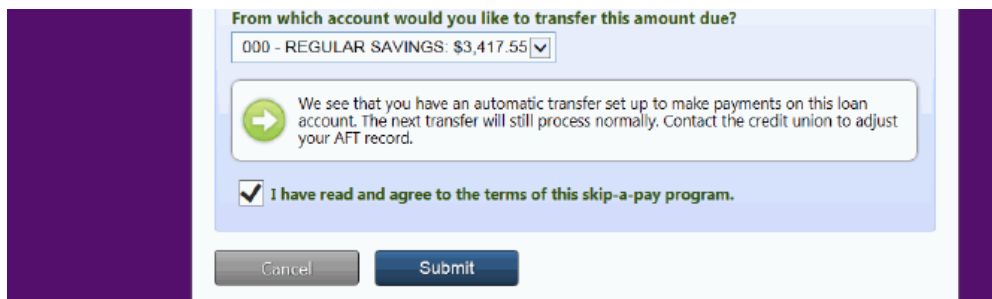
I have read and agree to the terms of this skip-a-pay program.

Step 5:

- Click the drop down box under Total Amount Due to select which account the \$35 processing fee will come from.

Step 6:

- Select the box that acknowledges you have read and agree to the terms of the Skip-A-Pay program. Click Submit.



The screenshot shows a web form with a light blue background. At the top, it asks "From which account would you like to transfer this amount due?". Below this is a dropdown menu showing "000 - REGULAR SAVINGS: \$3,417.55". A green arrow icon points to the right, followed by a text box containing the message: "We see that you have an automatic transfer set up to make payments on this loan account. The next transfer will still process normally. Contact the credit union to adjust your AFT record." Below this message is a checked checkbox with the text "I have read and agree to the terms of this skip-a-pay program." At the bottom of the form are two buttons: "Cancel" and "Submit".

Step 7:

- Click Continue to confirm your Skip-A-Pay.