



Member FDIC | Equal Housing Lender

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Federal Employee Assistance Program Loan Deferral Form

First Name:

Last Name:

Submitted on:

By completing this form, you are requesting to defer/skip your October 2025 or November 2025 payment.* This form must be received by 11/30/2025. By submitting this form electronically, you are acknowledging your electronic signature is as valid as an original written signature.

Customer Contact Information

First Name

Middle Initial

Last Name

Email

Phone Number

(required)

Address Line 1

Address Line 2

City

State

ZIP Code

Loan Number(s) (required)

Please defer my payment
in: (required)

☐ October 2025

☐ November 2025

Acknowledgment and Agreement

*Terms of Offer: By participating in the Firststar Bank 2025 Federal Employee Assistance Skip-a-Payment Loan Deferral program, you request that Firststar Bank defer your loan payment as indicated above. You agree and understand that 1) Skip-a-Payment requests are based on approval criteria established by Firststar Bank; 2) You must be a customer in good standing to qualify; 3) Firststar Bank has the right to refuse any Skip-a-Payment requests; 4) If approved you will be given the option to skip only one monthly payment between October 1, 2025 and November 30, 2025; 5) Finance charges will continue to accumulate on your loan at the rate provided in your original loan agreement during and after this time; 6) No late fees will be charged for the skipped payment. 7) There is no fee for the payment extension 8) Deferring your loan payment will result in you having to pay higher total Finance Charges than if you made your payments as originally scheduled; 9) The payment deferral will extend the terms of your loan by one month and you will have to make extra payments after your loan would otherwise be paid off; 10) Any credit insurance product now in effect may not provide insurance protection beyond the original maturity date; 11) Your regular payment schedule will resume on the month following the month you select to skip your payment. 12) Only closed-end loans are eligible. Contact a loan officer at any of our locations for more information. 13) This program will not affect escrow payment obligations for real estate borrowers. For a full list of our hours and locations please visit www.firststar.bank.

Borrower's Name

Date

Approved By (to be completed by Firststar Bank Loan Officer)

Date

Authorization

Signature

Date