



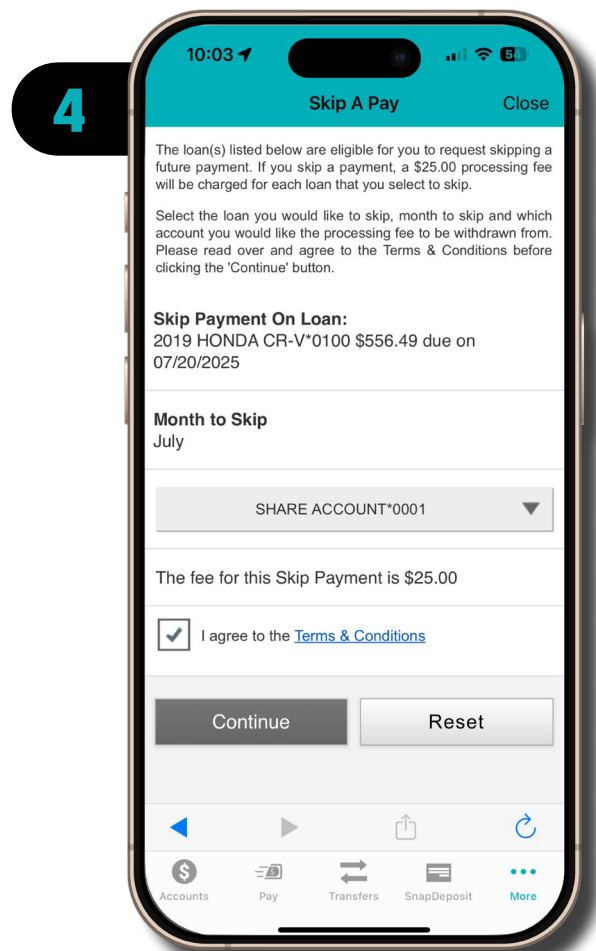
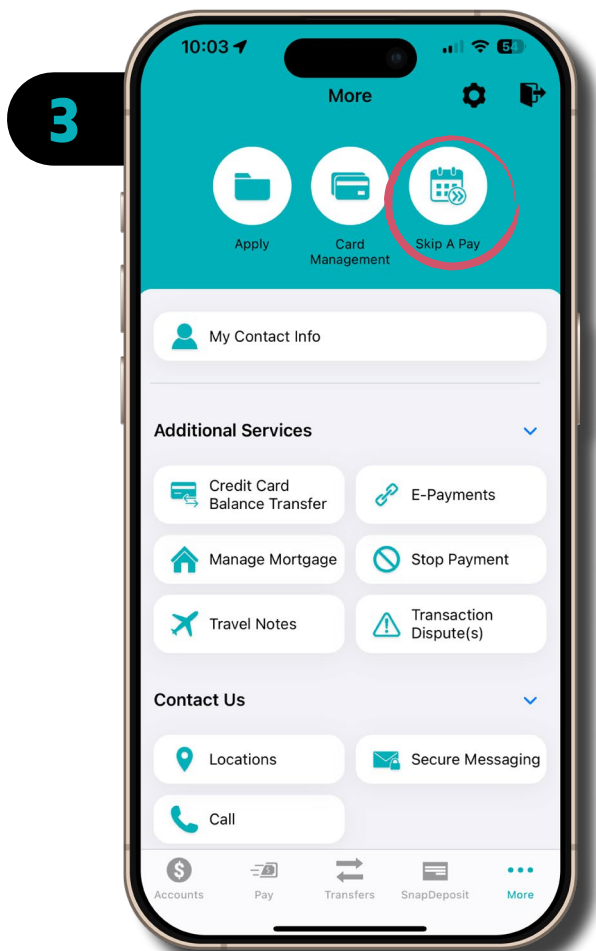
**Rave** FINANCIAL.

How to use **Skip a Pay**



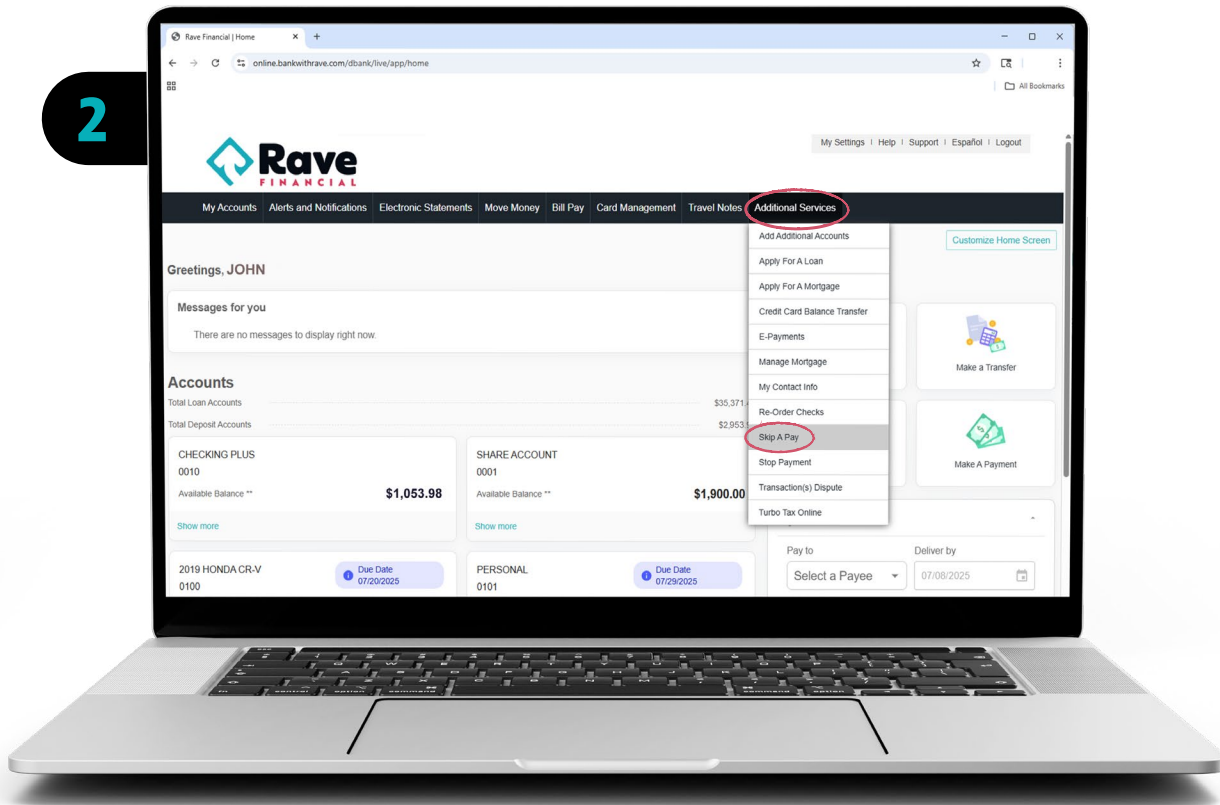
# Mobile Phone Instructions

1. Open the **Rave Financial App** and **login** to your account.
2. At the bottom of the screen, **tap "More"**.
3. Select **"Skip A Pay"** from the set of three icons at the top.
4. Next, you will be shown which loans (if any) are eligible to request skipping a payment. If you choose to skip a payment, a \$25 processing fee will be charged for each loan you select to skip. Select the account from which you wish the fee to be deducted. **Select the loan payment you want to skip, agree to the Terms & Conditions, and click "Continue"**.
5. Finally, you will have a chance to **review the details** of your request to skip your loan payment. **If everything looks correct, click "Confirm"**.

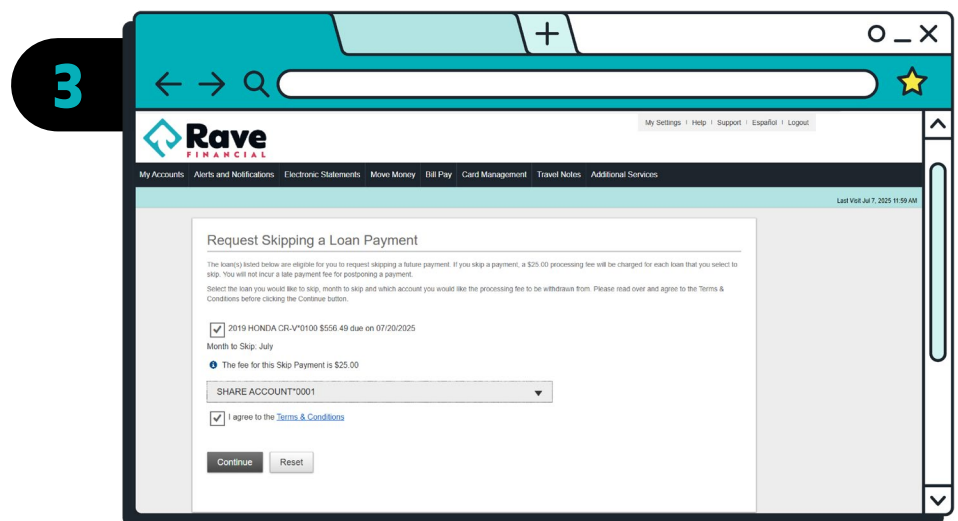


# Online Banking Instructions

1. Visit [www.bankwithrave.com](http://www.bankwithrave.com) and click "**Login**" in the upper right corner.
2. After logging in, navigate to the "**Additional Services**" tab at the top of the screen and select "**Skip a Payment**" from the drop-down menu.



3. Next, you will be shown which loans (if any) are eligible to request skipping a payment. If you choose to skip a payment, \$25 processing fee will be charged for each loan you select to skip. Select the account from which you wish the fee to be deducted. **Select the loan payment you want to skip, agree to the Terms & Conditions, and click "Continue".**



4. Finally, you will have a chance to **review the details** of your request to skip your loan payment. **If everything looks correct, click "Continue".**

