



### Attention Consumer Loan Customers

Hawthorn Bank understands the concern and uncertainty you may be experiencing surrounding the Coronavirus (COVID-19). We are committed to being responsive to the needs of our customers.

**If you are experiencing income uncertainty, please know that we are offering you relief options.**

- ✓ Use the attached Skip-A-Payment Voucher for your next two payments.\*
- ✓ Expires April 30, 2020.
- ✓ How to Return:
  - Mail : Hawthorn Bank, PO Box 1845, Jefferson City, MO 65102
  - Email address: [OnlineLoans@hawthornbank.com](mailto:OnlineLoans@hawthornbank.com)
  - Fax Number 573-893-2637
- ✓ You do not need to send regular coupon payment, instead put at the end of your book for future use.

**This offer does not apply to real estate secured loans.** If you have any questions about this offer or other loans with us, please feel free to call us at 1-877-442-9846.

## SKIP – A – PAYMENT VOUCHER (2 payments)

☐ Yes, I want to take advantage of the offer to defer my next two scheduled loan payments.

**PLEASE PRINT:**

**LOAN NUMBER:** \_\_\_\_\_ **NAME:** \_\_\_\_\_

Borrower X \_\_\_\_\_

Borrower X \_\_\_\_\_

Borrower X \_\_\_\_\_

Borrower X \_\_\_\_\_

Offer expires April 30, 2020. Your loan maturity date will be extended 60 days and your last two payments will equal the amount of the skip payment plus accrued interest.\*



Member FDIC

***All borrowers obligated on the loan must sign voucher.***

\*Interest will continue to accrue on a daily basis at the Annual Percentage Rate set forth in my loan agreement, both during and after the deferral period. This means that this deferral of scheduled payments will result in me having to pay higher total interest and a higher total number of payments than if I made my payments as originally scheduled.