



TOPCU's Skip A Pay Program

2500 E. 22nd Street
117 N. Church Ave, #100
9725 E. Broadway

Skip A Pay Program Overview:

Skip A Pay Cannot Be Used On the Following Loan Types:

- Mortgages
- VISAs

In order to qualify for a Skip A Pay, please make sure you understand the following requirements:

- Must not have had a Skip A Pay in the last 3 months
- A Skip A Payment is limited to twice per calendar year
- You may skip multiple loans at the same time (note: you will pay a fee per loan that you skip)
- No delinquent accounts
- No charged off accounts
- No loan modifications or extensions
- No loan under Bankruptcy protection
- Loan must be at least 90 days old
- \$30 fee (per loan) must be paid at time of application

Skip A Payment ONLINE!

If you would like to skip your payment, you can now complete this through online banking in three easy steps:

Step 1: Login to your account through online banking

Step 2: Click on the Services Tab

Step 3: Follow the instructions to complete your Skip A Pay

It's that easy! No need to make a call or stop by one of the branches!

If you prefer to pay by another method, please use the form on the back.

TOPCU's Skip a Pay program is limited to twice per calendar year. All loans must be current by the time the Skip a Pay is processed, otherwise TOPCU will not process this request.

Member Number: _____ Name: _____

Loan Number(s) to Skip: _____ Phone Number: _____

Loan Description(s): _____ Email Address: _____

What month would you like to Skip?

 I have an automatic payment on my loan

Please choose one of the following options to pay the fee(s) (\$30 per loan skipped):

I have enclosed a check made payable to: Tucson Old Pueblo Credit Union to cover all fee(s)

Please withdraw the fee(s) from my TOPCU account* Account Number: _____

*This fee(s) can be withdrawn from savings, checking, or money market accounts

Member Signature: _____ Date: _____

Terms & Conditions: Please fill in the following information. This coupon applies to eligible loans only. By signing above you authorize TOPCU to extend your loan payment by one month. The Skip-A-Pay fee affects the loan's APR calculation for the statement period only and will be reflected on your next monthly statement. Interest will continue to accrue on your loan during the month you skip your payment. Payments normally submitted through payroll deduction or direct deposit will be deposited into your savings account for the month you skip. To stop an ACH payment, TOPCU must receive the coupon above at least five (5) business days before the scheduled ACH. Future GAP insurance claims may not cover the Skip-A-Pay balance. Coupon valid only if all TOPCU loans are current and in good standing (cannot be in a bankruptcy status). Loans that qualify: all current consumer loans including auto loans, and signature loans. Other restrictions may apply.

If you have questions, please **Call:** (520) 881.6262 ext 702 or **Email:** info@topcu.org

For CU Use Only

- Member has not had a Skip A Pay in the last 3 months
- Member has not had more than 1 Skip A Pay in current year
- Member is not delinquent
- Member does not have any charge offs
- Member does not have any loan modifications or extensions
- Member does not have a Bankruptcy
- Member is not trying to skip a mortgage
- Member is not trying to skip a VISA
- Member's loan is more than 90 days old

Processed by: _____

Audited by: _____