



**TOPEKA
POLICE
CREDIT UNION**

SERVING THOSE WHO SERVE

*Happy
Holidays!*



SKIP-A-PAYMENT

Just in time for the **HOLIDAYS!**

Everyone could use some extra spending money during the Holiday Season!

Let **TOPEKA POLICE CREDIT UNION** give you a break from your December loan payment for use towards your holiday vacation, gifts, expenses or simply for a snowy day.

For only **\$25.00** per loan, you can be payment free for the month of **DECEMBER.**



Giving Back to Those Who Serve:
\$20.00 of each Skip-A-Payment fee will be donated to the Topeka Shawnee County FOP Foundation.

Fill out the form below and drop it off at the office or:



Call:
785-368-9436



Email:
creditunion@toppdcu.com



Mail or Drop Off:
Topeka Police Credit Union
320 S Kansas Ave Ste 100
Topeka, KS 66603

All accounts must be in good standing to receive the skip-a-payment option!

**This signed form must accompany the \$25.00 fee for each loan you would like to skip.

***A new form is required for each additional loan skip-a-pay request.

SKIP-A-PAYMENT FORMS FOR DECEMBER DUE BY NOVEMBER 21, 2026

By signing below, I authorize Topeka Police Credit Union to extend the final loan payment by one month to accommodate this 1-month loan extension. I understand the terms regarding the continuing accrual of interest.

Account # _____ Loan # _____

Member Name: _____ Signature: _____ Date: _____

Joint Owner Name: _____ Signature: _____ Date: _____

MONTH TO SKIP: _____ **DECEMBER 2026**

TAKE MONEY FROM ACCT: ☐ SAVINGS ☐ CHECKING ☐ CASH

☐ CHECK IS CLOSED CELL PHONE # _____

OFFICE USE:

Monthly _____ Batch _____ ACH _____ Date Received _____



*A Brighter Holiday Season
Together!*



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SKIP-A-PAYMENT INFORMATION & DISCLOSURE

IMPORTANT: Please read this disclosure before signing and submitting your Skip-A-Payment request.

INTEREST AND LOAN TERM

Interest will continue to accrue at the interest rate provided in your original loan agreement, during and after this time. Deferring your payment will result in your having to pay more interest than if you made your payment as stated in your original loan agreement. The payment deferral will extend the terms of your loan(s), and you will have to make extra payment(s) through that new term date. You will be required to resume your payments the month following the month skipped.

ELIGIBILITY

Your loan(s) must be current to be eligible for Skip-A-Pay. You cannot skip consecutive payments on the same loan. You can skip no more than two payments in any twelve month period on the same loan. Topeka Police Credit Union reserves the right to decline any Skip-A-Pay request due to poor payment performance, force placed insurance, or any other circumstance we deem derogatory related to your account.

MEMBER ACKNOWLEDGMENT

I wish to participate in the Topeka Police Credit Union Skip-A-Pay Program. Please defer payment for the loan(s) indicated on my Skip-A-Payment certificate. I understand that in order to be eligible to participate in the Topeka Police Credit Union Skip-A-Pay Program, my loan payment(s) must be on time. I understand that I continue to be responsible for the entire outstanding principal and interest of my loan(s) and that I will be responsible to make the monthly payments after the original maturity date until all principal and interest is paid in full. I also understand that any credit life and/or credit disability insurance, debt protection or GAP coverage on my loan(s) may not extend beyond the original maturity date. This addendum amends my Loan Agreement(s) and Disclosures regarding my loan payments.

AUTHORIZATION

By signing the Skip-A-Payment request, you are requesting that Topeka Police Credit Union extend the due date of your next regular monthly payment(s) by one month. You understand that interest will continue to accrue on the skipped payment(s) and your entire loan balance(s), and you agree to pay a skip-payment processing fee of \$25 for each loan payment skipped. All other payment terms of your Loan Agreement(s) will remain in full force.

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