



2019 SKIP-A-PAYMENT REQUEST FORM

REQUEST AND PAYMENT MUST BE RECEIVED AT LEAST TEN (10) DAYS BEFORE THE DUE DATE OF THE LOAN. NOT ALL MEMBERS WILL QUALIFY FOR DISCOVERY'S SKIP-A-PAYMENT PROGRAM AND NOT ALL LOANS ARE ELIGIBLE FOR THIS PROGRAM.

Step One - Account Information

Name (First, Middle, Last)				Discovery Account Number	
Mailing Address	Apt. No.	City	State	Zip	
Daytime Phone No.	Evening Phone No.	Mobile Phone No.	E-mail Address		

Step Two - Skip-A-Payment Options

If you are a member in good standing with a current Discovery loan, you have the option to skip one month of loan payments in 2019. **There is a \$35.00 processing fee for each Skip-A-Payment request form submitted to Discovery.** You cannot skip the same loan for two consecutive months (example: you cannot skip both December 2019 and January 2020 loan payments on the same loan). You cannot skip the first payment on a new loan. **NOT ALL LOANS QUALIFY FOR THIS PROGRAM.**

Please indicate the type of loan you are requesting a skip-a-payment for:

- Auto Loan *(Please list the year, make and model of the vehicle)* _____
 Home Equity Loan *(Original Term of Loan must be 15 years or less)*
 Personal Loan
 LIFESTYLE Loan
 Adventure Loan

Type of loans not listed above are not eligible for the skip-a-pay offer.

Please select the loan payment frequency type you currently have on the above referenced loan:

- Monthly
 Bi-monthly
 Weekly
 Semi-Monthly

Please indicate which month you wish to skip your loan payment, choose only one.

- January 2019
 February 2019
 March 2019
 April 2019
 May 2019
 June 2019
 July 2019
 August 2019
 September 2019
 October 2019
 November 2019
 December 2019

Step Three - Skip-A-Payment Processing Fee

Please select the method of payment for your \$35.00 processing fee. Sufficient funds to process this request must be available in order for this skip-a-payment request to be processed.

- Deduct \$35.00 from my Discovery Checking Account (0004)
 Deduct \$35.00 from my Discovery Basic Savings Account (0001)
 I have enclosed a check made payable to Discovery Federal Credit Union in the amount of \$35.00.
 Other: _____

Step Four - Signatures - all borrowers, co-borrowers and cosigners must sign this agreement before processing.

I/we do hereby submit this Skip-A-Payment request to Discovery Federal Credit Union and I/we understand that finance charges will continue to accrue during the month that my/our loan payment is skipped and authorize Discovery Federal Credit Union to advance the due date of my/our loan payment by one month. I/we understand and acknowledge that I/we will be charged a \$35.00 processing fee for this service and I/we authorize the deduction of \$35.00 from the Discovery Federal Credit Union account selected above. I/we understand that if I/we have more than one loan with Discovery Federal Credit Union, I/we must complete a skip-a-payment authorization form for each loan and that I/we will be charged the \$35.00 processing fee for each loan.

Signature of Borrower	Date
Signature of Co-Borrower	Date
Signature of Co-Borrower	Date
Signature of Cosigner	Date