



2026 Skip-a-Payment Program

Request and payment must be received at least 5 days before the due date of the loan. Not all members will qualify for the Discovery FCU Skip-a-Payment Program. Not all loans are eligible for this program.

Primary Member Information

Primary Member's Name		Account Number
Mailing Address (Street, City, State and Zip)		
Daytime Phone	Mobile Phone	E-mail

Skip-a-Payment Options

If you are a member in good standing with a current Discovery FCU loan, you have the option to skip two months of loan payments in 2026. There is a \$35.00 processing fee for each skipped payment. One skip-a-payment request form will be accepted per loan. If you wish to skip payments on more than one Discovery FCU loan, submit a skip-a-payment request for each loan. Interest will continue to accrue. 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 *(list the year, make and model of the vehicle)* _____
☐ Boat Loan ☐ Adventure Loan ☐ Other Vehicle Loan ☐ Personal Loan ☐ Holiday Loan ☐ Vacation Loan
☐ Lifestyle Loan ☐ Share Secured Loan

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

Please select the loan payment frequency type you currently have on the above referenced loan. *Note: A total of four weeks of loan payments will be postponed for weekly frequency payments and a total of two weeks of loan payments will be postponed for bi-weekly frequency payments.*

- ☐ Weekly ☐ Bi-Weekly ☐ Semi-Monthly ☐ Monthly

Please indicate the month(s) you wish to skip your loan payment: (Maximum of two months may be selected)

- ☐ Jan 2026 ☐ Feb 2026 ☐ Mar 2026 ☐ Apr 2026 ☐ May 2026 ☐ Jun 2026
☐ Jul 2026 ☐ Aug 2026 ☐ Sep 2026 ☐ Oct 2026 ☐ Nov 2026 ☐ Dec 2026

Skip-a-Payment Processing Fee

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

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

Discovery FCU Skip-a-Payment Terms and Conditions

By completing a Skip-a-Payment form you are requesting Discovery Federal Credit Union to advance your loan due date. You understand that the current balance of the loan is extended by the amount of the payment(s) skipped and that interest will continue to accrue on your loan balance throughout the deferred payment period, which may further extend the term of your loan. If there is more than one borrower on a loan, only one borrower is required to authorize a Skip-a-Payment request.

In order to request a Skip-a-Payment, all credit union accounts (deposit and loans) must be in good standing and requests must be submitted at least five business days prior to next loan due date. Most payments and loan terms are advanced automatically, however certain adjustments are made manually and changes may take time to be reflected properly. Skipping your payment(s) on an auto loan with GAP Insurance may affect the coverage calculation in the event of a total loss. Certain additional restrictions may apply and Discovery FCU reserves the right to deny any Skip-a-Payment.

Borrower's Signature

Date