

Section A. Borrower Information *(Please use black or blue ink, and do not use correction fluid.)*

1. Borrower Last Name	Borrower First Name	MI	2. Date of Birth	3. Social Security Number
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/> <small>MM DD YYYY</small>	<input type="text"/> - <input type="text"/> - <input type="text"/>
4. Permanent Home Street Address (No PO Box)			City	State
<input type="text"/>			<input type="text"/>	<input type="text"/>
5. Primary Phone Number (including area code)	6. E-mail Address			
<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/>			
<input type="checkbox"/> Land Line	<input type="checkbox"/> Mobile			

By providing your phone number(s), you authorize Discover and its affiliates and agents to contact you at such number(s) using any means of communication, including, but not limited to, calls to your mobile device using an automated dialing device, prerecorded messages, and/or SMS text messages regarding current or future inquiries, applications, and/or accounts owned or serviced by Discover and its affiliates and agents even if you will be charged by your mobile service provider(s).

Section B. Authorization and Signature

You authorize Discover and the financial institution listed on the voided check or deposit slip to initiate electronic funds transfers from the checking or savings account you designate for the purpose of making scheduled monthly payments on your private student loans.

You are responsible for making scheduled monthly payments until we notify you that we have completed your automatic payment enrollment.

If we are not able to process your payment from the account you designate due to insufficient funds, you will remain obligated to make timely loan payments.

We may include any future student loans you receive in your automatic payment enrollment. You understand that if your minimum payment due changes, the automatic payment amount will also change. We will provide you with the new amount on your monthly billing statement.

Borrower Signature

Date

 / /
MM DD YYYY

Checking or Savings Account Holder Signature (if not the Borrower's checking or savings account)

Date

 / /
MM DD YYYY

Section C. Attach voided check or deposit slip

(Please write "VOID" on your blank check or deposit slip.)

Auto Debit Reward Terms and Conditions

Sign up and receive a lower interest rate during repayment

These Terms and Conditions describe the eligibility and policies for the Auto Debit Reward. "You" refers to the borrower. "We" refers to Discover Bank.

Auto Debit Reward Eligibility

You will be eligible to receive the Auto Debit Reward if you meet all of the following conditions:

- You are the borrower of a student loan originated or purchased by Discover Bank
- Your loan is in repayment (the Auto Debit Reward does not apply during any deferment when no payments are required)
- Your loan is not in default
- You do not have returned payments
- You are enrolled for recurring automatic payments from a bank account

Automatic Payment Enrollment

You must be enrolled for automatic payments to receive the Auto Debit Reward. To enroll for automatic payments:

- Call us at 1-800-STUDENT to request a copy of the enrollment form, complete it and mail it back to the address on the form.
- Visit DiscoverStudentLoans.com/AutoDebit and complete the enrollment form.

If you have loans originated by Discover Bank and loans purchased by Discover Bank, you will need to complete separate enrollment forms.

- If you have more than one loan originated by Discover Bank, your single enrollment will cover all loans originated by Discover Bank.
- If you have more than one loan purchased by Discover Bank, your single enrollment will cover all loans purchased by Discover Bank.

Enrollment usually begins 4 to 6 weeks after we receive your completed enrollment form. You should continue to send us monthly payments until you receive written confirmation that your enrollment was successful.

If your loans are past due at the time you enroll, you must make separate arrangements to send the past due payments. You will earn the Auto Debit Reward only if you send in all past due payments and meet the Auto Debit Reward Eligibility requirements above.

Call us at 1-800-STUDENT to:

- Increase the amount of your monthly automatic payment
- Unenroll from automatic payments (you will no longer receive the Auto Debit Reward)

Automatic Payment Cancellation

If you have three returned payments for non-sufficient funds, we may cancel your automatic payment enrollment and discontinue the Auto Debit Reward. You may re-enroll for automatic payments, but you will not receive the Auto Debit Reward.

Auto Debit Reward Amount

We will apply the Auto Debit Reward by reducing your interest rate by 0.25% (0.0025). This may change the amount of your minimum monthly payment, may change the total number of payments necessary to pay off your loan and may change the amount of your final payment. It is your responsibility to notify us if you believe the Auto Debit Reward has not been applied correctly.

Changes to These Terms and Conditions

These Terms and Conditions are subject to change with notice. We may change them at any time including, but not limited to, changing the eligibility criteria or imposing additional conditions.