

A close-up photograph of several hands of different skin tones gently holding small green seedlings with dark brown soil. The hands are arranged in a circular pattern, creating a sense of unity and care. The background is a solid dark blue.

# **BUILDING A MORE SUSTAINABLE WORLD**

# Greener, Cleaner Campuses

Discover is constantly upgrading facilities, improving processes and investing in new technologies to lessen our impact on the environment in order to help create a cleaner, greener world.

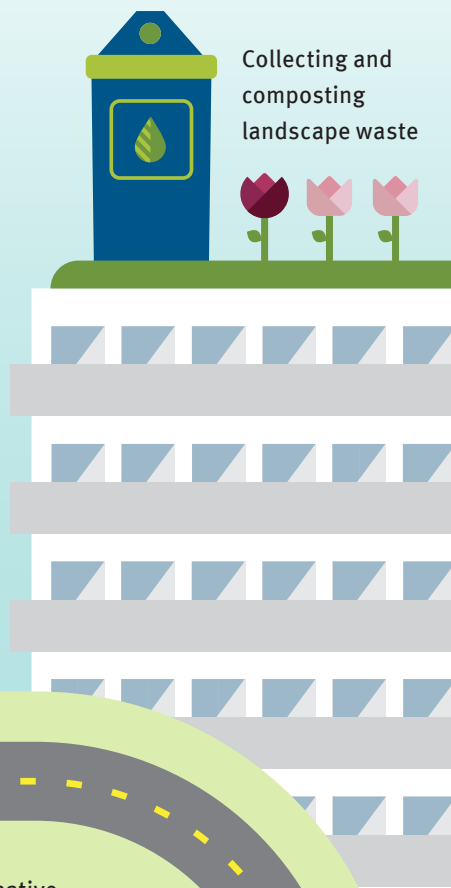
Examples include...



Encouraging eco-friendly transportation by instituting a carpooling program for employees



Continuing to use paper sourced from sustainable forestry



Collecting and composting landscape waste



Utilizing native landscaping at our Utah, Phoenix and Riverwoods campuses, requiring little-to-no maintenance

Reducing HVAC energy use after installing variable-speed fans



Reducing water use by installing low-flow/variable-use toilets

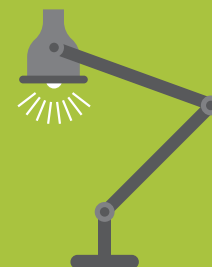


Reducing paper copies by **20%** between 2015 and 2017



Repurposing more than **2,000** light fixtures in renovations

Reducing energy use after upgrading nearly **3,800** light fixtures to LEDs



Reducing waste by converting all office cups and plates to biodegradable options



Maximizing employee participation in recycling by enacting a single-stream recycling program at major sites



As we build new spaces and renovate old ones, we continue to make upgrades that serve both our employees and our environment.

In 2017, Discover's recycling saved:

More than **356,700** gallons of oil

More than **3,750,000** kilowatts of power

More than **2,800** cubic yards of landfill

More than **6,500,000** gallons of water

And diverted **13%** of waste from landfills

## LEED Silver Certified



Our headquarters campus has several LEED Silver Certified projects, and all new projects are designed as LEED aware. To date, our headquarters campus has implemented the following:

- Maximized usage of LED light fixtures to increase energy efficiency and longevity
- Completed enhanced commissioning to provide thorough review, testing and calibration of buildings systems to maximize efficiencies
- Utilized Energy Star appliances and equipment for their energy efficiency
- Reduced water use by installing low-flow plumbing fixtures

## Fostering Eco-Friendly Transportation

We encourage employees to carpool, utilize public vanpools and use public transportation. Approximately one-third of the employees at our headquarters campus take advantage of these types of eco-friendly transportation options. Across our campuses, we encourage eco-friendly transportation through:

- Charging stations for electric cars
- Designated green spaces for employees driving eco-friendly cars to park closer to the office
- Carpooling programs to support employees at all campuses
- More than a quarter of employees participate in the Shuttle Bug program, which provides employees free, convenient shuttle transportation between Discover's campus and Metra commuter train stations
- The shuttles serve three routes, providing more than 3,500 trips each month



We offer a Commuter Benefits Plan, allowing employees to use pre-tax dollars to purchase transportation passes, tickets or vouchers, pay a parking facility or to fund an account that can be used for reimbursement of certain work-related transportation and parking expenses. Employees participating in this program also receive a \$60 monthly subsidy from Discover.



\*Statistics based on data provided by document destruction vendor

### Our Environmental Advisory Group consists of over 100 members working to raise awareness of how employees can get involved in making their community more eco-friendly.

In 2017, Discover volunteers participated in two invasive species removal events at Cook County Forest Preserve sites, clearing aggressive, non-native Buckthorn and garlic mustard from areas in the Skokie Lagoons recreation area.

Throughout the year, the Environmental Advisory Group hosts educational events to spread awareness about resource conservation, including:

- Green Awareness booth for Earth Month: Recycling experts from Waste Management tested employees' recycling knowledge using common items available for purchase on campus to help them identify trash versus recycling for single-stream recycling
- Solar Electric Commuting: A lunch session discussing how to use solar power to charge electric commuting vehicles
- An initiative in December 2016 encouraging employees to choose china plates over disposable to-go containers on campus
- Green rebates: Choosing recyclable goods and energy efficiency rebates through the Clean Energy Act



### Paperless Statements

Discover encourages cardmembers to enroll in paperless statements during customer card activations and strives to make the process easy. In fact, enrolling in paper statements is the first step of our online onboarding process for new cardmembers, and roughly 60 percent select paperless.

Existing paper statements are declining and we're proud to say we've sent nearly half a million fewer paper statements between 2017 and 2018.



## Pond Remediation

Over the years, leaves, algae, organic matter and winter salt runoff from surrounding roads formed sediment deposits in the ponds at our campuses. We determined that the sediment buildup contributed to unhealthy water quality levels, and began a remediation project to increase the health of the ponds for the resident wildlife. Using a low-impact hydraulic pumping method, contractors removed the contaminated sediments from ponds. The cleanup process will improve the habitats for the bluegill and frogs that live in the ponds year-round, as well as the migratory birds like ducks and egrets that visit the campus to swim, eat and nest.



## Our New Butterfly Garden

We designed and installed a 6,200 sq. ft. butterfly garden in the natural area at our headquarters. The permanent garden features perennial flowers and shrubs that butterflies love to feed and lay their eggs on, including asters, bee balm, milkweed and coneflower. When the plants mature they will attract butterflies like monarchs and swallowtails, providing a nurturing habitat for threatened species and a vibrant, green garden space along a walkway for employees to enjoy.





## Intern Volunteer Day at Chicago Botanic Garden

In July 2017, nearly 100 interns participated in a Discover Cares event at the Chicago Botanic Garden. Interns from all across the company assisted with several projects including assisting the garden staff with general garden and plant maintenance, weeding, mulching, deadheading spent blossoms on perennials, plant container recycling and removing invasive plants around the grounds, which span the 385-acre living plant museum.

## Discover's Utah Processing Center (UPC) Donates Excess Paper to Local Schools

Employees took the lead to find a way to donate excess paper bound for recycling to local schools. The Guadalupe School in Salt Lake City was the first school to receive and use what amounted to 114,000 sheets of reclaimed Discover paper, along with office supplies from the UPC and Lake Park Center. Shortly after the first donation, an additional donation of 167,000 sheets of reclaimed Discover paper was donated to Parkview Elementary School in Salt Lake City.

All of the office supplies were donated to teachers, whose students put them to use when learning and drawing.

