BUILDING A STRONGER COMMUNITY

CEEL

Commitment to the Community

Discover's business is built on helping people, and we invest in the community to demonstrate our commitment to a brighter financial future. Employees at our headquarters and in our customer care centers are actively supporting local charities and communities through volunteer efforts and financial donations.

These efforts support two of our core values, Doing the Right Thing and Volunteerism, and demonstrate our commitment to being a good corporate citizen. We believe this makes us a stronger company and makes our world a better place.

Investing in Education

One of our key commitments is supporting education. We know that providing safe learning environments and beautifying schools can help children have a better learning experience at school.

Blessings in a Backpack

Far too many students go to school hungry, hampering their ability to learn. In 2017, volunteers packed nearly 14,000 food bags for school students in Illinois, providing food for the weekend to more than 700 local students.





school materials and programs in each of our locations. Employees supplement this support through volunteer activities, deepening our impact and involvement we have with the schools and students.

Chicago Cares

Students do well in school when they have a conducive learning environment. Discover volunteers partnered with Chicago Cares to donate time to help 13 non-profits across Cook and Lake Counties in efforts such as school beautification projects.

More than **1,000** volunteers & 5,700 hours in 2016

More than 1,700 volunteers & 9,000 hours in 2017

Boys & Girls Clubs

Julie Loeger, Executive Vice President & Chief Marketing Officer, serves on the Board of the Boys & Girls Club of Lake County, Illinois, which provides students with homework help and a safe place to go after school for a better school experience. She also started a summer high school internship program at Discover for Boys & Girls Club members in 2017.

Through this partnership, Discover volunteers:

- Worked with Chicago Cares on a beautification project at the Lake County Boys & Girls Club location.
- Painted the Logan Square Boys & Girls Club to give it a fresh, updated look.
- Sponsored Camp Discover for the Lake County Boys & Girls Clubs, an educational program that was designed and facilitated by the Chicago Botanic Garden. Volunteers from the Marketing team enjoyed the opportunity to "Eat, Play & Learn" alongside the children. Activities included a mini lesson about macroinvertebrates, a tram tour around the garden and a smoothie making demonstration at Fruit and Vegetable Island.

Big Brothers Big Sisters

One way children reach their true potential is through professionally supported, oneto-one relationships with volunteer mentors. That is why we support Big Brothers Big Sisters. Our employees mentor local students to help them achieve a brighter future. Each child in the program was matched with a mentor from Discover's Riverwoods office during the 2016-2017 school year and 2017-2018 school years.



School Supplies

2017: Students need

school supplies to be successful. Employees respond to this need by packing backpacks full of school supplies for more than **5.000 students** across the United States, helping ensure the students were ready for a successful school year.



Giving Back to the Community

Supporting the Community

We understand the importance of investing in the individual needs of the community to support families and help position them for success.



Zach (bottom left) with his family



Make-A-Wish

In January 2017, Discover and Make-A-Wish surprised Zachary Cezar with the news that he was selected to be the official "Stick Kid" of the 2017 Coors Light NHL All-Star Skills Competition™. He received an exclusive "Stick Kid" jersey and helmet when he arrived in Los Angeles. As part of the package, Zach got a sneak peek at the locker rooms, hung out on the players' bench at the 2017 Coors Light NHL All-Star Skills Competition[™] and attended the 2017 Honda NHL® All-Star Game with his family.

More than **S18** million in donations have been raised through cardmember donations over 28 years.

3,400 wishes have been granted across the country by Discover and its cardmembers.

Supporting Military Families

2017: We understand the commitments and sacrifices members of the military make for our country. To show our support to the military community, Discover partnered with Operation Shower and volunteers company-wide packed **11 large boxes** with sets of baby outfits, bath toys, towels, washcloths and pajamas for baby showers for military families.

The Honoring Military & Veterans Employee Resource Group packed **50 care boxes** for service members through Packages from Home.

The ERG also hosted a No Dough Dinner, serving meals to 250 military families in March.











In addition, over the course of 2016 and 2017, Discover packed **160.000 meals** for the Northern Illinois Food Bank to be distributed across Lake County to people in need.

Financial Services Roundtable (FSR) Recognition

In 2016 & 2017, Discover received the FSR's Corporate Social Responsibility Leadership Award for our commitment to expanding financial literacy and volunteering in communities across America.



19

Giving Back to the Community

to your Playspace! DISCOVER

DESCENSION DATE October 5, 2017 MOTORNY The American Red Cross \$ 3,000,000.00 Three Million and 00/100 \$ 0LLARS MUTICANE Disaster Relief Duit Muticane Disaster Relief

American Red Cross

In the aftermath of several natural disasters in 2017, more than **\$3 million** was donated to the American Red Cross for disaster relief efforts to help those in need through an employee and cardmember matching campaign of both Cashback Bonus[®] and direct donations.



Habitat for Humanity

We know that safe living environments help children and families succeed. Since 2000, Discover employees have built **35 homes** in Ohio and Arizona for families in need.



Discover partners with KaBOOM! to provide children with safe places to play. As of 2017, more than **7,700 volunteers** from Discover have participated in building **25 playgrounds**, serving **26,414 children** annually.

Individuals and families are in need of help to navigate the legal system.

Discover employees realize their skills are needed beyond campus walls and share their knowledge and expertise throughout the community.

Financial Empowerment Training

Discover attorneys delivered financial empowerment training to Veterans at the **Jesse Brown VA Health Care System** in downtown Chicago. Discover attorneys gathered relevant factual information and helped prepare outside attorneys for consultations with Veterans.



Equal Justice Works Fellow

One of our co-sponsored Equal Justice Works Fellows completed her two-year fellowship in fall 2017. During her fellowship, she built a Medical-Legal Partnership at Chicago's Road Home Program at Rush Hospital. Between fall 2015 and fall 2017, this Medical-Legal Partnership consulted with more than 130 clients (most of whom were veterans), representing nearly one-fifth of the hospital's outpatient patient-base. Through the partnership, our fellow acted as an on-site attorney and was able to catch legal issues before they turned into legal crises.

Pro Bono Program

In 2016 and 2017, participants in Discover's award-winning Pro Bono Program volunteered over 2,100 hours at various pro bono events and activities, including:

- Wills for Heroes: Discover employees provided legal services to help emergency personnel and first responders with wills, living wills and powers of attorney.
- **Woodlawn Legal Clinic:** Discover employees provided legal services to help residents of Chicago's Woodlawn neighborhood avoid eviction, file for divorce, address public benefit issues and prepare paperwork for court.
- Edward J. Lewis II Lawyers In the Classroom Program: Discover employees partnered with elementary and middle school students to discuss engaging, authentic lessons about our legal system and rights and responsibilities under the law.
- Rolling Meadows Domestic Violence Help Desk: Discover employees helped establish this program at a northern Cook County courthouse, which helps domestic violence survivors prepare orders of protection and attend courtroom hearings.

Community Reinvestment

Building Our Team

Building a Path to Financial Success

Investing in Communities

As part of our efforts under the Community Reinvestment Act, which encourages financial institutions to help meet the credit needs of the communities in which they operate, Discover has made significant investments to help improve, support and give back to the neighborhoods, communities and businesses around us.

William Penn High School Innovation Center

In September 2017, William Penn High School in New Castle, Delaware, revealed a new state-of-the-art innovation center, **funded by a \$250,000 grant from Discover**, the largest grant Discover has made to a single school. Typically, 40 percent of William Penn students go to college, so the school and Discover came together to redesign the old library with the look and feel of a college lounge.

The lounge is designed to encourage students not only to apply to college, but to attend and thrive. The Innovation Center also will be used to offer dual-enrollment in college courses and features The Penn Bistro Café, a business run by culinary arts students.

"By investing in William Penn and getting more kids to go to college, Discover Bank can have an impact on the entire community. Helping local students succeed will inspire them to come back one day and start investing in local education and businesses themselves."

Matt Parks, Discover Bank's Community Reinvestment Act Director



Community Reinvestment



The Village at McKee Branch

In September 2017, the Milford Housing Development Corporation (MHDC), Discover Bank, the Delaware State Housing Authority (DSHA) and other local agencies announced the completion of the newly renovated affordable apartment community, The Village at McKee Branch. The redevelopment project addressed a growing need to provide a sustainable and safe living environment for low-income families in the Dover area.

The renovation project involved converting **12 townhomes into 66 apartments with a new community center, security cameras, a central laundry facility, two recreational areas and a walking path.** These amenities are all new to the development and offer a higher quality of living to the local senior community and low-income families.

Discover Bank has a long-standing relationship with MHDC and stepped in to ensure the project would come to fruition by providing a low-interest loan and favorable Low Income Housing Tax Credit (LIHTC) equity investment.

"For over 20 years, we've partnered with MHDC in the development of affordable housing solutions for Delawareans. The development is an excellent example of how nonprofits, government and businesses can work together to build neighborhoods and provide opportunities for individuals and families." James J. Roszkowski, Discover Bank President