

DISCOVER[®] CORPORATE FACT SHEET

COMPANY PROFILE

Discover Financial Services (NYSE: DFS) is a direct banking and payment services company with one of the most recognized brands in U.S. financial services. Since its inception in 1986, the company has become one of the largest card issuers in the United States. The company issues the Discover card, America's cash rewards pioneer, and offers private student loans, personal loans, home equity loans, checking and savings accounts and certificates of deposit through its direct banking business. It operates the **Discover Network**, with millions of merchant and cash access locations; **PULSE**, one of the nation's leading ATM/debit networks; and **Diners Club International**, a global payments network with acceptance in more than 185 countries and territories.

WEBSITE

www.Discover.com/company

HEADQUARTERS

Riverwoods, Illinois

EMPLOYEES

16,500

LEADERSHIP

David W. Nelms, Chairman & Chief Executive Officer
Roger C. Hochschild, President & Chief Operating Officer

DIRECT BANKING

Our **Direct Banking** segment issues Discover cards and other consumer products and services, including private student loans, personal loans, home equity loans, prepaid cards and other consumer lending and deposit products. **Discover Bank** is chartered and regulated by the Office of the Delaware State Bank Commissioner and regulated by the Federal Deposit Insurance Corporation.

PAYMENT SERVICES

Discover operates the **Discover Network**, a comprehensive payments network that supports multiple third-parties; **PULSE**, one of the leading ATM/debit networks; and **Diners Club International**, with acceptance in 185 countries and territories worldwide. Together, these three networks support billions of financial transactions each year.

LOCATIONS

Arizona | Delaware | New York | Ohio | Utah

MEDIA RELATIONS

Phone: 1-224-405-1747 | Email: mediarelations@discover.com