DISCOVER[®] BANKING Rev. 08/22

FACTS WHAT DOES DISCOVER BANK DO WITH YOUR PERSONAL INFORMATION?

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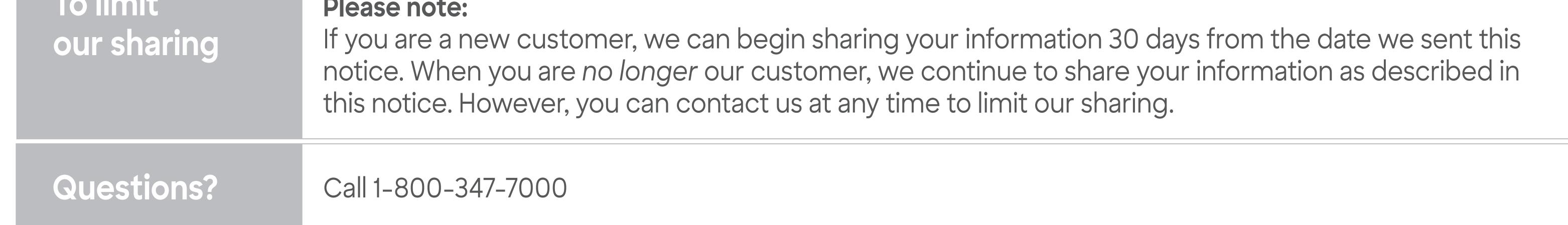
Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or service you have with us.

<section-header><section-header></section-header></section-header>	This information can include: • Social Security number and account transactions • Account balances and payment history • Transaction history and credit history		
How?	How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Discover Bank chooses to share; and whether you can limit this sharing.		
Reasons	Reasons we can share your personal information		Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus and other consumer reporting agencies		Yes	No
For our ma	rketing purposes —to offer our products and services to you	Yes	No

For our marketing purposes—to other our products and services to you		res	INO
For joint marketing with other financial companies		Yes	No
For our affiliates' everyday business purposes—information about your transactions and experiences		Yes	No
For our affiliates' everyday business purposes—information about your credit worthiness		Yes	Yes
For our affiliates to market to you		Yes	Yes
For nonaffiliates to market to you		No	We don't share
	Call 1-866-402-1048—our menu will prompt you through your choic	es	
To limit	Please note:		



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Who we are		
Who is providing this notice?	This privacy policy is being provided by Discover Bank and applies to the products and services obtained at our retail bank office in Greenwood, Delaware and deposit accounts opened by mail, by phone, or on our websites and the products and services offered in connection with those accounts.	
What we do		
How does Discover Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.	
	We collect your personal information, for example, when you: • Open an account or make deposits or withdrawals from your account	

How does Discover Bank collect my personal information?	 Give us your contact information or make a wire transfer Provide account information We also collect your personal information from others, such as credit bureaus and other consumer reporting agencies, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: • Sharing for affiliates' everyday business purposes-information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Our affiliates include companies with a Discover® or DFS name and financial companies such as Diners Club International® Ltd.; PULSE Network LLC; The Student Loan Corporation; and GTC Insurance Agency, Inc.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Discover Bank does not share with nonaffiliates so they can market to you
Joint marketing · Our joint marketing partners can include institutions such as insurance companies	

Other important information

Vermont Residents - We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Find additional information about our privacy policies at www.discover.com/privacy-statement or by calling 1-800-347-7000.

California Residents - Except as permitted by law, we will not share information we collect about you with nonaffiliates or joint marketing partners while you are a resident of California.

Nevada Residents - You may call 1-866-402-1048 to be placed on our Do Not Call List. For more information, mail Discover Bank, PO Box 30416, Salt Lake City, UT 84130. You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101, call 1-702-486-3132, or e-mail BCPINFO@ag.state.nv.us. This notice is provided pursuant to state law.