This is an example of terms that were available to recent applicants as of 09/30/22. They may not be available now. If you apply, your terms will be based on that offer.

This Pricing Schedule is part of the Cardmember Agreement.

<table>
<thead>
<tr>
<th>Interest Rates and Interest Charges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Percentage Rate (APR) for Purchases</td>
</tr>
<tr>
<td>APR for Balance Transfers</td>
</tr>
<tr>
<td>APR for Cash Advances</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Penalty APR and When It Applies</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Paying Interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your due date is at least 25 days after the close of each billing period (at least 23 days for billing periods that begin in February). We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers as of the later of the transaction date or the first day of the billing period in which the transaction posted to your account.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Minimum Interest Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you are charged interest, the charge will be no less than $0.50</td>
</tr>
</tbody>
</table>

### Fees

<table>
<thead>
<tr>
<th>Fee</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Fee</td>
<td>None</td>
</tr>
<tr>
<td>Balance Transfer Fee</td>
<td>5% of the amount of each transfer.</td>
</tr>
<tr>
<td>Cash Advance Fee</td>
<td>Either $10 or 5% of the amount of each cash advance, whichever is greater.</td>
</tr>
<tr>
<td>Late Fee</td>
<td>None the first time you pay late. After that, up to $41</td>
</tr>
<tr>
<td>Returned Payment Fee</td>
<td>Up to $41</td>
</tr>
</tbody>
</table>

**How We Will Calculate Your Balance:** We will use a method called “daily balance (including current transactions).” See the Cardmember Agreement for details.

¹The purchase and balance transfer APR is equal to the Prime Rate plus a margin of 19.74%.

²The Cash Advance APR is equal to the Prime Rate plus a margin of 21.74%.
This is the Security Agreement for your Discover it® Secured Credit Card Account ("Account"). The words “you,” “your,” and “yours” mean you and any other person(s) who are contractually liable under the Cardmember Agreement governing the Account. The words “our,” “us,” and “we” mean Discover Bank. “Business days” are Monday through Friday, excluding Federal Reserve Bank holidays.

Security Deposit Account

In consideration of and as a condition to our opening the Account for you and other good and valuable consideration, you are providing funds from an account in your name to secure the Account in accordance with our agreement with you, we will be liable for your losses or damages. However, we will not be liable if circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken. In case of errors or questions about your transfer fees, you may call us at 1-800-347-3085 or write to us at: P.O. Box 30943, Salt Lake City, UT 84130-0943 as soon as you can, if you think your statement is wrong or if you need more information about a transfer, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Withdrawals

Withdrawals from the Security Deposit Account will not be permitted. (See Return of Funds Section below for terms and conditions regarding return of the Funds and closure of your Account.)

Additional Funds

Other than depositing Funds to secure your Account, you will not be permitted to make deposits to the Security Deposit Account.

Security Deposit Account Statement

You will get a monthly Security Deposit Account statement as part of your Account statement.

Electronic Fund Transfers to or from your Security Deposit Account

You may fund your Security Deposit Account with an electronic fund transfer (“Transfer”). If we do not complete a Transfer to your Security Deposit Account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, we will not be liable if circumstances beyond our control (such as fire or flood) prevent the Transfer, despite reasonable precautions that we have taken. In case of errors or questions about your Transfer, you may call us at 1-800-347-3085 or write to us at: P.O. Box 30943, Salt Lake City, UT 84130-0943 as soon as you can, if you think your statement is wrong or if you need more information about a Transfer, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Pledge and Grant of Security Interest

You understand that granting us a security interest in the Security Deposit Account and the Funds is a necessary condition for opening your Account. As security for the prompt payment and performance of all your obligations to us arising pursuant to the Account, you hereby grant a security interest to us in all of your right, title, and interest in the Security Deposit Account and any and all Funds, including all proceeds of and additions to the Security Deposit Account and the Funds. You may increase or decrease your Account credit line and no such action shall change the fact that the Security Deposit Account and the Funds are held by us as security for the Obligations. You represent that there are no current lawsuits or bankruptcy proceedings that might affect our interest in the Security Deposit Account or the Funds. We may, without your consent, transfer or assign any portion of the Security Deposit Account or the Funds.

Interest on Funds

No interest will be paid on the Funds. If we do pay interest in the future, we will add it to the Security Deposit Account.

Application of Funds to the Account

If you are in default under the Cardmember Agreement or the Account is closed for any reason, you authorize us at any time(s) to withdraw all or any portion of the Funds from the Security Deposit Account and apply them to reduce your Obligations. Any such application of Funds to the Account is subject to the terms and conditions set forth in this Security Agreement.

Return of Funds

If we determine that you qualify for return of any Funds from the Security Deposit Account, we will return these Funds to you if we have received your written request. If your Account is closed, we will return any excess Funds that remain in the Security Deposit Account after repayment of all Obligations. We generally return these excess Funds within ten days after the end of the second billing period following the time that Funds are initially applied to reduce your Obligations. If we mail a check to you, we will mail it to your mailing address on file with us for the Security Deposit Account and Card Accounts. In the event of your death, we will not release Funds on deposit unless all Obligations have been repaid and all legal documents we require are delivered to us.

Confidentiality

We will disclose information to third parties about your Security Deposit Account or any transfers you make: (a) where it is necessary for completing a transfer, or (b) in order to verify the existence and condition of your Security Deposit Account for a third party, or (c) in order to comply with government agency or court orders, or (d) if you give us your written permission, or (e) as permitted by the privacy notice we have provided to you.

Legal Proceedings

We may comply with any writ of attachment, arrest, or garnishment, levy, restraining order, subpoena, warrant or other legal proceeding involving your Security Deposit Account which we believe to be necessary or appropriate to collect your obligations. If your Account is closed, we may use any Funds that remain in your Account, your Security Deposit Account, or any Funds become involved or are likely to become involved in a legal proceeding, you understand that the entire balance of your Funds in the Security Deposit Account may be restricted until the matter has been resolved. Such proceedings are subject to our security interest. We shall be entitled to rely upon the representations, warranties, and statements made in such legal proceedings. You agree to hold harmless and indemnify us for any losses, expenses, and costs, including reasonable attorneys’ fees, incurred by us as a result of complying with such legal proceedings. In addition to the events of default set forth in the Cardmember Agreement, you will be in default under the Cardmember Agreement if we are served or become involved in a legal proceeding regarding the Funds or Security Deposit Account.

Miscellaneous

This Security Agreement and our security interest and rights as pledge hereunder are governed by Delaware law. We reserve the right to change the terms of this Security Agreement at any time, and such changes will not affect any of your existing rights, obligations, or deposits in the Security Deposit Account. If any part of this Security Agreement is invalid, the rest of the Security Agreement will remain in effect.

©2022 Discover Bank, Member FDIC
Thank you for choosing Discover® card. This Agreement explains the current terms and conditions of your Account. The enclosed Pricing Schedule is part of this Agreement. Please read this Agreement, including the Pricing Schedule, carefully. Keep them for your records. Contact us if you have any questions. We have included a "Definitions" section for your reference on page 3.

**ACCEPTANCE OF AGREEMENT**

You accept this Agreement if you do not cancel your Account within 30 days after receiving a Card. You also accept this Agreement if you or an Authorized User use the Account. You may, however, reject the "Arbitration of Disputes" section as explained in that section.

**CHANGES TO YOUR AGREEMENT**

The rates, fees and terms of this Agreement may change from time to time. We may add or delete any term to this Agreement. If required by law, we will give you advance written notice of the change(s) and a right to reject the change(s). We will not charge any fee or interest charge prohibited by law.

**USING YOUR ACCOUNT**

**Permitted Uses**

You may use your Account for Purchases, Balance Transfers and Cash Advances. You may not use it for illegal transactions.

**Authorized Users**

You may request additional Cards for Authorized Users to make transactions on your Account. You must notify us if you wish to cancel the authority of an Authorized User to use your Account. You are responsible for all charges made by your Authorized Users.

**Joint Accounts**

If your Account is a joint Account

- each of you agrees to be liable individually and jointly for the entire amount owed on the Account; and

- any notice we mail to an address provided by either of you for the Account will serve as notice to both of you.

**Checks**

If we provide you with Checks, we will tell you whether we will treat the Check as a Purchase, Balance Transfer or Cash Advance. You may not use these Checks to pay any amount you owe us.

**Credit Authorizations**

We may not authorize a transaction for security or other reasons. We will not be liable to you if we decline to authorize a transaction or if anyone loses any of our rights under this Agreement.

**Credit Lines**

We will tell you what your Account credit line is. You must keep your Account balance below your Account credit line. If you do not, we may require immediate payment of the amount by which you exceed it. We may establish a lower credit line for Cash Advances. We may increase or decrease your Account credit line or your Cash Advance credit line without notice. We may delay increasing your available credit by the amount of any payment that we receive for up to 10 business days.

**FEES (See your Pricing Schedule for Additional Fees)**

**Late Fee**

We will not charge a Late Fee the first time you do not make the Minimum Payment Due by the Payment Due Date. After that, if you do not pay the Minimum Payment Due by the Payment Due Date, we will charge you a Late Fee. The fee is $30, if you were not charged a Late Fee during any of the prior six billing periods. Otherwise, the fee is $41. This fee will never exceed the Minimum Payment Due that was due immediately prior to the date on which the fee was assessed.

**Returned Payment Fee**

If you make a payment that is not honored by your financial institution, we will charge you a Returned Payment Fee even if the payment is honored after we re-submit it. The fee is $30 if you were not charged a Returned Payment Fee during any of the prior six billing periods. Otherwise, the fee is $41. This fee will never exceed the Minimum Payment Due that was due immediately prior to the date on which the payment was returned to us.

**ANNUAL PERCENTAGE RATES (“APRs”) (See your Pricing Schedule for the APRs that apply to your Account)**

**Variable APRs**

Your Pricing Schedule may include variable APRs. These APRs are determined by adding the number of percentage points that we specify to the Prime Rate. Variable APRs will increase or decrease when the Prime Rate changes. The APR change will take effect on the first day of the billing period that begins during the same calendar month that the Prime Rate changes. An increase in the APR will increase your interest charges and may increase your Minimum Payment Due. Your APR will never be less than zero.

**Penalty APR**

None

**MAKING PAYMENTS**

**Payment Instructions**

- You must pay in U.S. dollars. Please do not send cash. Sending cash is not allowed. All checks must be drawn on funds on deposit in the U.S.
- You must pay us for all amounts due on your Account. This includes charges made by Authorized Users.
- We may refuse to accept a payment in a foreign currency. If we do accept it, we will charge your Account our cost to convert it to U.S. dollars.
- We can accept late payments, partial payments or payments marked “payment in full” or with any other restrictive endorsement without losing any of our rights under this Agreement.

**Minimum Payment Due**

You may pay the entire New Balance shown on your billing statement at any time. Each billing period you must pay at least the Minimum Payment Due by the Payment Due Date shown on your billing statement. The Minimum Payment Due will be the greater of:

- $20; or
- Any amount past due plus the greater of:
  - 3% of the New Balance shown on your billing statement (excluding any Interest Charges and Late Fee shown on your billing statement); or
  - $15, plus any of the following charges as shown on your Billing Statement: fees for any debt protection product that you enrolled in on or after 2/1/2015; Interest Charges; and Late Fees (not to exceed 4% of the New Balance).

The Minimum Payment Due may also include amounts by which you exceed your Account credit line. It will never exceed the New Balance. When we calculate the Minimum Payment Due, we may subtract from the New Balance certain fees added to your Account during the billing period. The Minimum Payment Due is rounded up to the nearest dollar.
**INTEREST CHARGES**

**How We Calculate Interest Charges—Daily Balance Method (including current transactions)**

We calculate interest charges each billing period by first figuring the "daily balance." Daily balances are calculated for each Transaction Category, and Transaction Categories include standard Purchases, standard Cash Advances and different promotional balances, such as Balance Transfers.

**How We Figure the Daily Balance for Each Transaction Category**

- We start with the beginning balance for each day. The beginning balance for the first day of the billing period is your balance on the last day of your previous billing period.
- We add any interest charges accrued on the previous day's daily balance and any new transactions and fees. We add any new transactions or fees as of the later of the Transaction Date or the first day of the billing period in which the transaction or fee posted to your Account.
- We subtract any new credits and payments.
- We make other adjustments (including those adjustments required in the "Paying Interest" section).

**When Interest Charges Begin**

We begin to impose interest charges on a transaction, fee or interest charge from the day we add it to the daily balance. We continue to impose interest charges until you pay the total amount you owe us. You can avoid paying interest on Purchases as described below.

However, you cannot avoid paying interest on Balance Transfers or Cash Advances.

**How to Avoid Paying Interest on Purchases ("Grace Period")**

If you pay the New Balance on your current billing statement by the Payment Due Date shown on that billing statement, we will not impose interest charges on New Purchases. New Purchases are Purchases that first appear on the next billing statement. Interest will continue to accrue each day on Purchases that appeared on previous billing statements until you pay the New Balance in full and will be billed in the next billing cycle.

**How We Include Fees**

We add Balance Transfer Fees to the applicable Balance Transfer Transaction Category. We add Cash Advance Fees to the applicable Cash Advance Transaction Category. We add all other fees to the standard Purchase Transaction Category.

**OTHER IMPORTANT INFORMATION**

**Default**

You are in default if:
- you file bankruptcy or another insolvency proceeding is filed by you or against you;
- we have a reasonable belief that you are unable or unwilling to repay your obligations to us;
- you die or are legally declared incompetent or incapacitated;
- you fail to comply with the terms of this Agreement or any Agreement with us or an Affiliate, including failing to make a required payment when due, exceeding your Account credit line or using your Card or Account for an illegal transaction.
- how we safeguard its confidentiality and security;
- when it may be shared with others; and
- how you can limit our sharing of this information.

**Collection Costs**

If we use an attorney to collect your Account, we may charge you our legal costs as permitted by law. These include reasonable attorneys’ fees, court or other collection costs, and fees and costs of any appeal.

**Merchant Disputes**

If you have a dispute with a merchant, you may request a credit to your Account. If we resolve the dispute in your favor, we will issue a credit to your Account.

You assign to us your claim for the credited amount against the merchant and/or any third party. At our request, you agree to provide this agreement in writing.

**Automatic Account Information Updates**

You may set up automatic billing or store your Account information with an Affiliate, merchant, wallet provider, or other third party ("Permitted Party"). If you do, you authorize us to share your Account information, which may include your rewards account balance, with the Permitted Party, regarding the use of your Account. If your Account information changes, which may include your billing address, you authorize us to provide this updated information to any such Permitted Party at our discretion. You must contact the Permitted Party directly or remove your credit card information from the Permitted Party website if you wish to stop automatic billing or Account updates.

**Our Privacy Policy**

We send you our Privacy Policy when you open your Account. Contact us or visit Discover.com if you would like a copy. Please read it carefully. It summarizes:
- the personal information we collect;
- how we safeguard its confidentiality and security;
- when it may be shared with others; and
- how you can limit our sharing of this information.

**Credit Reporting Agency Information**

You authorize us to get information from credit reporting agencies and other sources for servicing or review of your Account, collection and account management permitted by law, including to consider you for other products and services. We may report the status and payment history of your Account to credit reporting agencies and other creditors.

**Our Communications with You**

You agree that we, our Affiliates, and agents, including service providers ("Authorized Parties") may contact you, including calls, text message or email, about any current or future accounts or applications, with respect to all products you have with us at any phone number or email (I) you have provided to us, (II) from which you contacted us, or (III) which we obtained and believe we can reach you at, even if your phone provider may charge you message and data rates for calls or texts. You agree that the Authorized Parties may record or monitor any calls between you and the Authorized Parties. You agree to notify us if you change or discontinue using any phone number you provide. You agree that the Authorized Parties may contact you using an automatic dialer or pre-recorded voice message. If you no longer wish to be contacted on your cell phone by an automated dialer or pre-recorded voice message, you must provide us written notice cancelling your consent at this address: Discover Bank, P.O. Box 30937, Salt Lake City, UT 84130-0939. Please include your name, address, home phone number and Account number.

**Unauthorized Use**

You must notify us immediately if:
- your Card is lost or stolen; or
- you believe someone is using your Account or a Card without your permission.

**Cancellation of Your Account**

- You may cancel your Account. You will remain responsible for any amount you owe us under this Agreement.
- Any joint Accountholder may cancel a joint Account. However, both of you will remain responsible for paying all amounts owed.
- We may cancel, suspend or not renew your Account at any time without notice.
**DEFINITIONS**

- **“Account”** means your Discover card account.
- **“Affiliate”** means our parent corporations, subsidiaries and affiliates.
- **“Authorized User”** means any person you authorize to use your Account or a Card, whether you notify us or not.
- **“Balance Transfer”** means a balance transferred from another creditor to your Account.
- **“Card”** means any one or more Discover cards issued to you or someone else with your authorization.
- **“Cash Advance”** means the use of your Account for:
  - obtaining cash from participating automated teller machines, financial institutions or other locations; and
  - online gambling, or to purchase lottery tickets, money orders, casino chips, foreign currency or similar items.
- **“Check”** means any check we send to you to access your Account.
- **“Pricing Schedule”** means the document entitled, “Pricing Schedule,” which lists the APRs that apply to your Account and other important information.
- **“Prime Rate”** means the highest rate of interest listed as the U.S. Prime rate in the Money Rates section of the online Wall Street Journal (www.wsj.com) on the last business day of the month.
- **“Purchase”** means the use of your Account to purchase or lease goods or services at participating merchants.
- **“We,” “us” and “our”** refer to Discover Bank, the issuer of your Card.
- **“You,” “your” or “yours”** refer to you and any other person(s) who are also contractually liable under this Agreement.
- **“Transaction Date”** means the date shown on your billing statement for a transaction or fee.

**ARBITRATION**

**Agreement to Arbitrate.** In the event of a dispute between you and us arising out of or relating to this Account or the relationships resulting from this Account or any other dispute between you or us, including, for example, a dispute based on a federal or state statute or local ordinance (“Claim”), either you or we may choose to resolve the Claim by binding arbitration, as described below, instead of in court. Any Claim (except for a Claim challenging the validity or enforceability of this arbitration agreement, including the Class Action Waiver) may be resolved by binding arbitration if either party requests it. THIS MEANS IF EITHER YOU OR WE CHOOSE ARBITRATION, NEITHER PARTY WILL HAVE THE RIGHT TO LITIGATE SUCH CLAIM IN COURT OR TO HAVE A JURY TRIAL. ALSO DISCOVERY AND APPEAL RIGHTS ARE LIMITED IN ARBITRATION.

Even if all parties have opted to litigate a Claim in court, you or we may elect arbitration with respect to any Claim made by a new party or any new Claims later asserted in that lawsuit.

This arbitration agreement does not apply if, on the date you submit your Application or on the date we seek to invoke this arbitration agreement, you are a member of the Armed Forces or a dependent of such a member covered by the federal Military Lending Act. If you would like more information about whether you are covered by the Military Lending Act, please contact us at 1-844-DFS-4MIL (1-844-337-4643) or if you are calling from outside the US at +1-801-451-3730.

**CLASS ACTION WAIVER. ARBITRATION MUST BE ON AN INDIVIDUAL BASIS. THIS MEANS NEITHER YOU NOR WE MAY JOIN OR CONSOLIDATE CLAIMS IN ARBITRATION BY OR AGAINST OTHER CARDMEMBERS, OR LITIGATE IN COURT OR ARBITRATE ANY CLAIMS AS A REPRESENTATIVE OR MEMBER OF A CLASS OR IN A PRIVATE ATTORNEY GENERAL CAPACITY.**

The arbitrator may award injunctive relief only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party’s individual Claim. The arbitrator may not award class, representative, or public injunctive relief. If a court decides that applicable law precludes enforcement of any of this paragraph’s limitations as to a particular Claim for relief, then after all appeals from that decision have been exhausted, that Claim (and only that Claim) must be severed from the arbitration and may be brought in court. Only a court, and not an arbitrator, shall determine the validity, scope, and effect of the Class Action Waiver.

**Your and Our Right To Go To Small Claims Court.** You and we will not choose to arbitrate any individual Claim you or we bring in small claims court (or an equivalent court). This means you or we may bring an action in small claims court (or an equivalent court) without being subject to arbitration. However, if a Claim is transferred, removed, or appealed from small claims court to a different court, or if any Claim brought in small claims court exceeds the small claims court limit, you or we may then choose to arbitrate.

**Governing Law and Rules.** This arbitration agreement is governed by the Federal Arbitration Act (“FAA”). Arbitration must proceed only with the American Arbitration Association (“AAA”). The rules for the arbitration will be those in this arbitration agreement and the procedures of the AAA, but the rules in this arbitration agreement will be followed if there is disagreement between the agreement and the AAA’s procedures. If the AAA’s procedures change after the Claim is filed, the procedures in effect when the Claim was filed will apply.

For a copy of the AAA’s procedures, to file a Claim or for other information, please contact the AAA at 101 Laurel Oak Rd., Voorhees, NJ 08043, www.adr.org.

If the AAA is completely unavailable, and if you and we cannot agree on a substitute, then either you or we may request that a court with jurisdiction appoint a substitute.

**Fees and Costs.** If you wish to begin arbitration against us but you cannot afford to pay your share of the AAA’s or arbitrator’s costs and cannot obtain a waiver of costs from the AAA, we will advance those costs if you ask us in writing and are acting in good faith. Any request like this should be sent to Discover, PO Box 3042, Salt Lake City, UT 84160-0421. If you lose the arbitration, the arbitrator will decide whether you must reimburse us for money we advanced for you for the arbitration. If you win the arbitration, we will not ask for reimbursement of money we advanced. Additionally, if you win the arbitration, the arbitrator may decide...
that you are entitled to be reimbursed your reasonable attorneys’ fees and costs (if actually paid by you). The arbitrator may also allocate compensation, expenses, and administrative fees (which include filing and hearing fees) to any party upon the arbitrator’s determination that the party’s claim or counterclaim was filed for purposes of harassment or is patently frivolous.

Hearings and Decisions. Arbitration hearings will take place in the federal judicial district where you live. A single arbitrator will be appointed. The arbitrator must:
- Follow all applicable substantive law, except when contradicted by the FAA;
- Follow applicable statutes of limitations;
- Honor valid claims of privilege; and
- Issue a written decision including the reasons for the award.

The arbitrator’s decision will be final and binding except for any review allowed by the FAA. However, if more than $100,000 was genuinely in dispute, then either you or we may choose to appeal to a new panel of three arbitrators. The appellate panel is completely free to accept or reject the entire original award or any part of it. The appeal must be filed with the AAA not later than 30 days after the original award issues. Appeal costs will be allocated consistent with the AAA’s Consumer Arbitration Rules and Due Process Protocol.

Any arbitration award may be enforced (such as through a judgment) in any court with jurisdiction. Any finding, award, or judgment from an arbitration of any Claim shall apply only to that arbitration. No finding, award, or Judgment from any other arbitration shall impact the arbitration of any Claim.

Claim Notice and Special Payment. If you have a Claim, before initiating an arbitration proceeding, you may give us written notice of the Claim (“Claim Notice”) at least 30 days before initiating the arbitration proceeding. The Claim Notice must include your name, address, and account number and explain in reasonable detail the nature of the Claim and any supporting facts. Any Claim Notice shall be sent to us at Discover, P.O. Box 794, Deerfield, IL 60019 (or such other address as we shall subsequently provide to you). If, and only if, (1) you submit a Claim Notice in accordance with this agreement on your own behalf (and not on behalf of any other party); and (2) an arbitrator, after finding in your favor in any respect on the merits of your Claim, issues you an award that (excluding any arbitration fees or attorneys’ fees and costs awarded by the arbitrator) is greater than the value of Discover’s last written settlement offer made before an arbitrator was selected, then you will be entitled to the amount of the award or $7,500, whichever is greater. If you are entitled to the $7,500, you will receive in addition any arbitration fees or attorneys’ fees and costs awarded by the arbitrator.

Other Beneficiaries of this Agreement. In addition to you and us, the rights and duties described in this arbitration agreement apply to our Affiliates, successors, subsidiaries, and our and their officers, directors and employees; any third party co-defendant of a Claim subject to this arbitration agreement; and all joint Accountholders and Authorized Users of your Account(s).

Survival of this Agreement. This arbitration agreement shall survive:
- closing of your Account;
- voluntary payment of your Account or any part of it;
- any legal proceedings to collect money you owe;
- any bankruptcy by you; and
- any sale, assignment, or transfer by us of your Account.

You Have the Right to Reject Arbitration for this Account. You may reject the arbitration agreement but only if we receive from you a written notice of rejection within 30 days of your receipt of the Card after your Account is opened. You must send the notice of rejection to Discover, P.O. Box 30938, Salt Lake City, UT 84130-0938.

Your rejection notice must include your name, address, phone number, Account number and personal signature. No one else may sign the rejection notice for you. Your rejection notice must not be sent with any other correspondence. Rejection of arbitration will not affect your other rights or responsibilities under this Agreement. If you reject arbitration, neither you nor we will be subject to the arbitration agreement for this Account. Rejection of arbitration for this Account will not constitute rejection of any prior or future arbitration agreement between you and us.

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Your Billing Rights:
Keep This Document For Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement
If you think there is an error on your statement, write to us at: Discover P.O. Box 30421 Salt Lake City, UT 84130-0421. You may also contact us on the Web: https://discover.com/billingerronotice

In your letter or on the Web, please give us the following information:
- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:
- Within 60 days after the error appeared on your statement.
- By 5:00 P.M. ET on the date an automated payment is scheduled, if you want to stop payment on the amount you think is wrong. You must notify us of any potential errors in writing or electronically. You may call us, but if you do we are not necessarily required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter or Web Submission
When we receive your written or electronic notice, we must do two things: 1. Within 30 days of receiving your notice, we must tell you that we received it. We will also tell you if we have already corrected the error. 2. Within 90 days of receiving your notice, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:
- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may continue to appear on your statement.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:
- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us (or visit https://discover.com/billingerronotice) within 10 days telling us that you still refuse to pay. If we do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases
If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:
1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:
Discover P.O. Box 30945 Salt Lake City, UT 84130-0945 https://discover.com/billingerronotice

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.