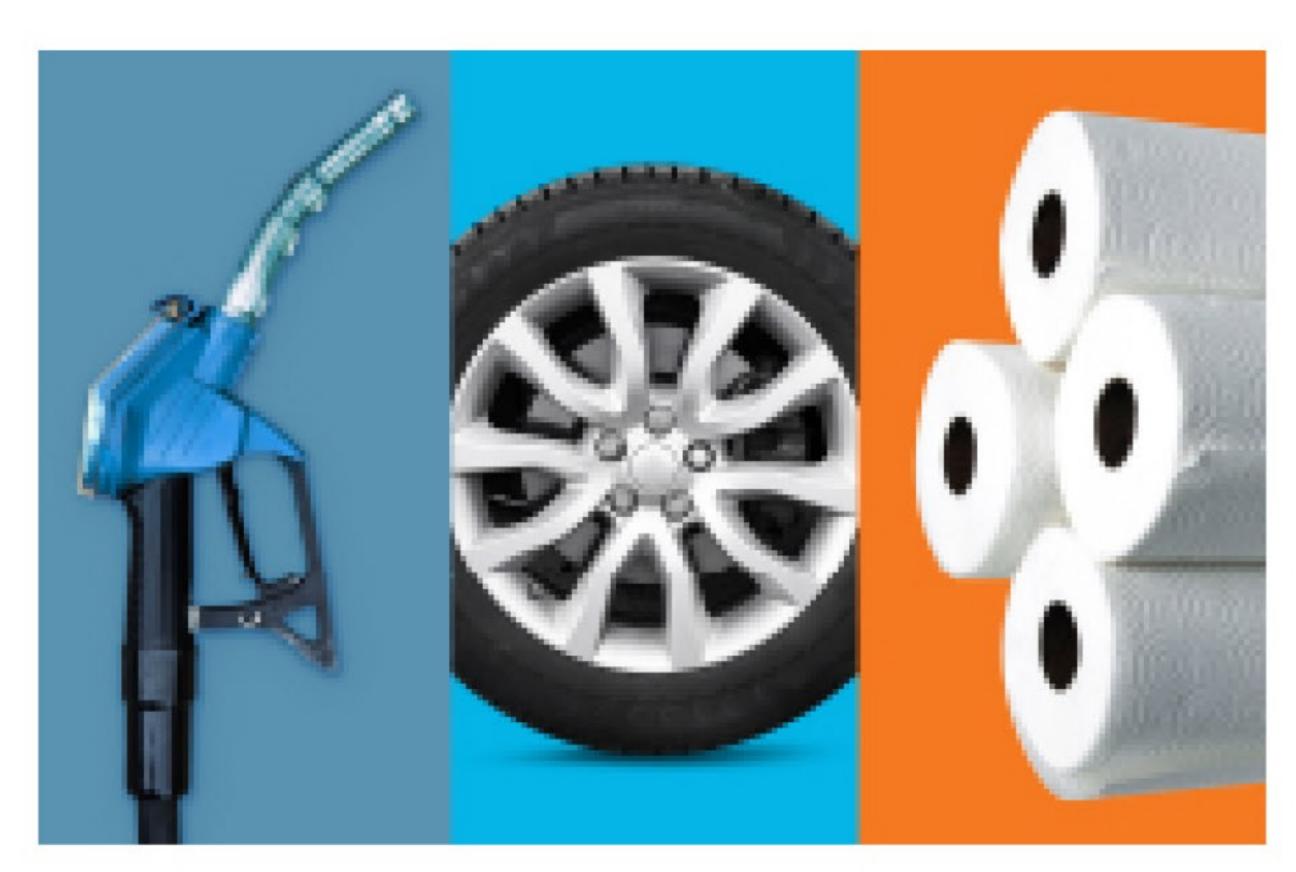


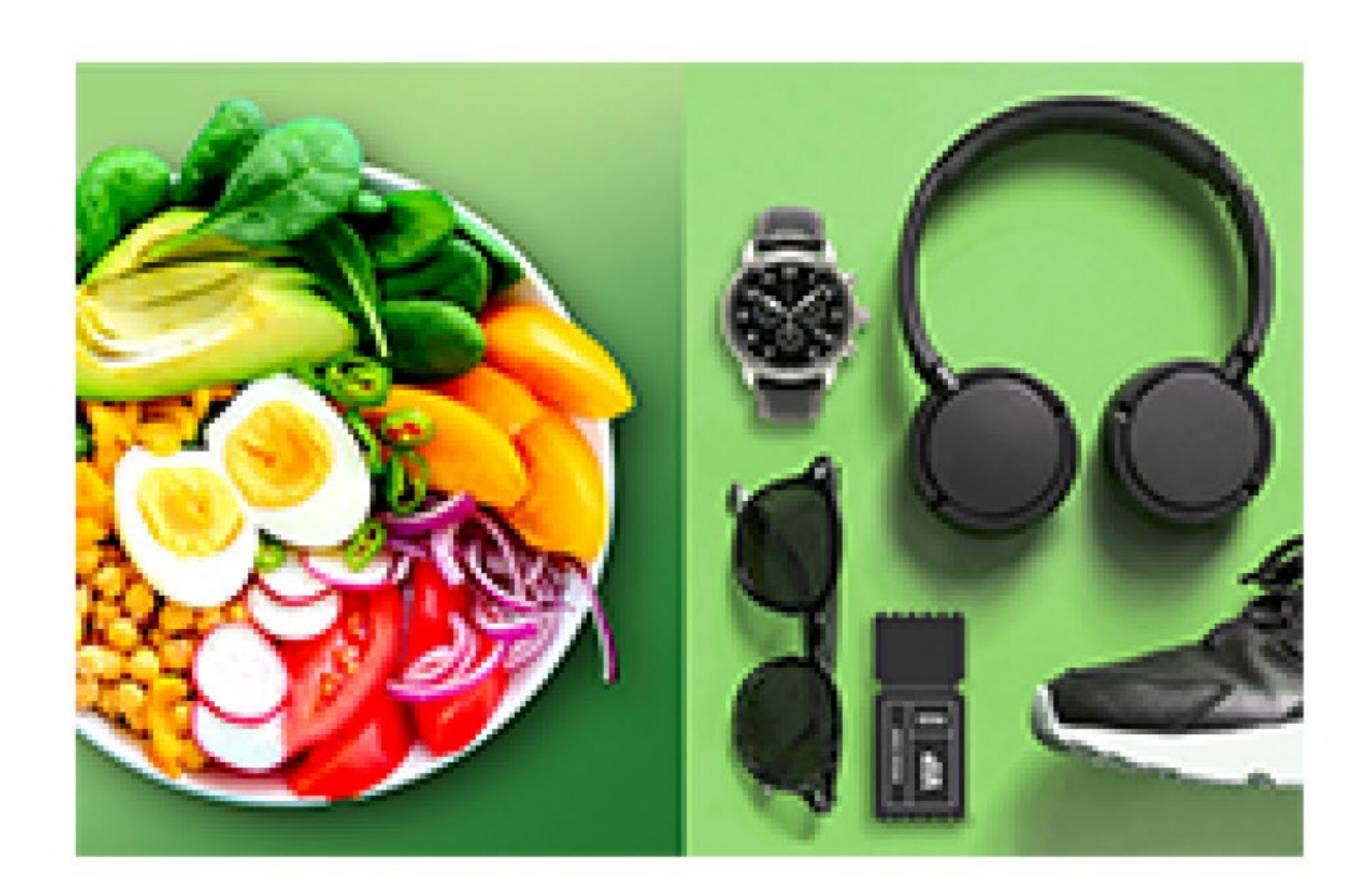
## Your 5% Calendar for 2020



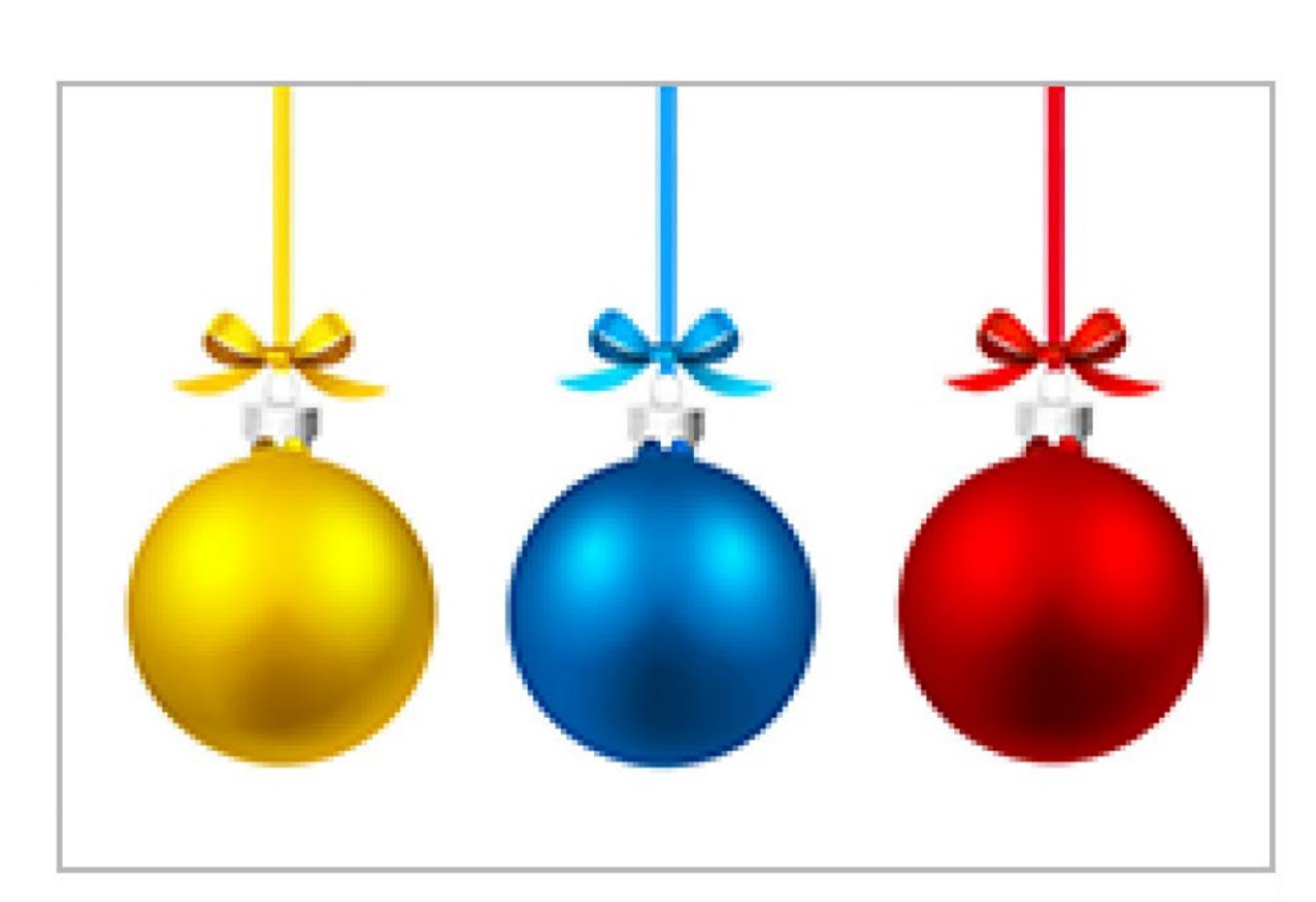
JAN-MAR
Grocery Stores,
Walgreens and CVS<sup>1</sup>



APR-JUN
Gas Stations, Uber, Lyft
and Wholesale Clubs<sup>2</sup>



JUL-SEP
Restaurants and
PayPal<sup>3</sup>



OCT-DEC
Amazon.com, Walmart.com
and Target.com<sup>4</sup>

Earn **5%** *Cashback Bonus* on up to \$1,500 in category purchases each quarter, when you activate. That's up to \$75 cash back each quarter! Plus, you'll earn unlimited 1% on all other purchases—automatically.

## **Program Details:**

Applies to all categories: Certain digital wallet transactions qualify for 5%, for more information see Discover.com/digitalwallets. Purchases made through third-party payment accounts, mobile or wireless card readers, virtual wallets or similar technology will not be eligible if the technology does not provide sufficient transaction details for rewards qualification. 5% Cashback Categories: In accordance with standard industry practices, merchants are assigned a merchant category code (MCC) typically based on their line of business, or the type of products and/or services they primarily sell or provide. Discover Card does not assign MCCs to merchants. Even if you make purchases at a merchant of items that appear to fit in a rewards category, the merchant may not have an assigned MCC in that rewards category. Only purchases made from merchants located in the United States are eligible for 5% Cashback Bonus. Rewards are added to your Cashback Bonus account within two billing periods. See Cashback Bonus Program Terms and Conditions for more information about your rewards.

- 1. Activate to earn 5% *Cashback Bonus* at **Grocery Stores** (stand-alone), **Walgreens** (stand-alone) and **CVS** (stand-alone) from 1/1/20 (or the date on which you activate 5%, whichever is later) through 3/31/20, on up to \$1,500 in purchases. **Grocery Store** purchases made at convenience stores, gas stations, warehouse clubs, discount stores, supercenters (or at grocery stores associated with supercenters or discount stores), including Walmart and Target are not eligible. **Walgreens** and **CVS** purchases include only purchases made in-store at Walgreens or CVS, online at Walgreens.com or CVS.com, or through the Walgreens or CVS app. Individual merchants and stand-alone stores within physical Walgreens or CVS locations (including health centers), or on Walgreens.com or CVS.com, may not be eligible in this category. Listed merchants are in no way sponsoring or affiliated with this program.
- 2. Activate to earn 5% *Cashback Bonus* at **Gas Stations** (stand-alone), **Uber, Lyft** and **Wholesale Clubs** from 4/1/20 (or the date on which you activate 5%, whichever is later) through 6/30/20, on up to \$1,500 in purchases. Purchases made at **Gas Stations** include only merchants in the category that sell automotive gasoline that can be paid for either at the pump or inside the station. Gas Stations affiliated with supermarkets and supercenters may not be eligible. **Uber** and **Lyft** purchases include only transactions made for **Uber** and **Lyft** Rides in the United States. Uber, the Uber logo is a registered trademark of Uber Technologies, Inc. Lyft, the Lyft logo is a registered trademark of Lyft, Inc. Check with your **Wholesale Clubs** to make sure your Discover card is accepted. Purchases of affiliated Wholesale Club services, such as travel and cell phone purchases, may not be eligible in this category. Individual merchants and stand-alone stores within physical Wholesale club locations, or online, may not be eligible in this category. Listed merchants are in no way sponsoring or affiliated with this program.
- 3. Activate to earn 5% *Cashback Bonus* at **Restaurants** and **PayPal** from 7/1/20 (or the date on which you activate 5%, whichever is later) through 9/30/20, on up to \$1,500 in purchases. **Restaurant** purchases include only those made at merchants classified as full-service restaurants, cafes, cafeterias and fast food locations. **PayPal** qualifying purchases are those made through the PayPal wallet online, when you send money to Friends and Family via PayPal using your Discover Card, and point-of-sale transactions using PayPal Here. Payments made through the Xoom transfer service are not eligible for 5%. Any restaurant purchase made using PayPal will only be awarded a total of 5% *Cashback Bonus*. PayPal, the PayPal logo are trademarks of PayPal or its Affiliates. Listed merchants are in no way sponsoring or affiliated with this program.
- 4. Activate to earn 5% *Cashback Bonus* at **Amazon.com, Walmart.com** and **Target.com** from 10/1/20 (or the date on which you activate 5%, whichever is later) through 12/31/20, on up to \$1,500 in purchases. **Amazon.com** purchases include those made through the Amazon.com checkout, including digital downloads, Amazon.com gift cards, Amazon Fresh orders, Amazon Local Deals, Amazon Prime subscriptions and items sold by third party merchants through Amazon.com's marketplace. Purchases also include those made in-store at Amazon Go, Amazon Bookstore, and Amazon 4-Star. The Amazon.com logo and the smile logo are trademarks of Amazon or its Affiliates. **Walmart.com** purchases include only those made at Walmart.com and when shopping through the Walmart app (including Grocery Pick Up and Instore Pick Up). Purchases made through affiliates of Walmart.com are not part of this promotion. The Walmart.com logo is a registered trademark of Walmart Inc. **Target.com** purchases include only purchases made online at Target.com or through the Target app. Purchases made through affiliates of Target.com are not part of this promotion, including, but not limited to, targetoptical.com and targetphoto.com. Target and the Bullseye Design are registered trademarks of Target Brands, Inc. Listed merchants are in no way sponsoring or affiliated with this program.