

## Account Guide\*

An overview of product features

<b>ACCOUNT MINIMUMS</b>	Minimum Deposit to Open an Account	<b>\$ 0</b>
	Ongoing Minimum Balance	<b>\$ 0</b>
<b>REWARDS</b>	Earn 1% <i>Cashback Bonus</i> ® on up to \$3,000 in Debit Card Purchases Every Month	<ul style="list-style-type: none"> <li>• Up to \$360 <i>Cashback Bonus</i> per year</li> <li>• ATM transactions, the purchase of money orders or cash equivalents, cash over portions of point-of-sale transactions, and Peer-to-Peer (P2P) payments are not eligible for cash back rewards. In addition, purchases made using third-party payment accounts (services such as Venmo® and PayPal™, who also provide P2P payments) may not be eligible for cash back rewards</li> </ul>
<b>ACCOUNT FEES</b>	Monthly Maintenance	<b>\$ 0</b>
	ATM Use	<b>\$ 0</b> • No Discover Bank fees for using any ATM <ul style="list-style-type: none"> <li>• No-fee withdrawals are available at over 60,000 ATM locations with your debit card</li> <li>• The ATM operator may assess a fee at other locations</li> </ul>
	Debit Card Replacement	<b>\$ 0</b>
	Standard Checks (Upon Request)	<b>\$ 0</b> for any standard check orders
	Official Bank Check	<b>\$ 0</b>
	Expedited Delivery	<b>\$ 0</b> for official bank checks and replacement debit cards
	Online Bill Pay	<b>\$ 0</b>
	Account Closure	<b>\$ 0</b>
	Deposited Item Returned	<b>\$ 0</b>
	Stop Payment Order	<b>\$ 15</b> per order to stop payment for 6 months
	Wire Transfer	<b>\$ 0</b> for incoming wire transfers <b>\$ 30</b> for outgoing wire transfers
	Insufficient Funds	<b>\$ 30</b> for each item presented against your Account when insufficient funds are available <ul style="list-style-type: none"> <li>• maximum of 1 fee per day</li> </ul> <b>\$ 0</b> for Discover Student Deposits Program Accounts
<b>ACCOUNT POLICIES</b>	When Your Deposits Are Available*	<ul style="list-style-type: none"> <li>• ACH and wire transfers initiated at an external bank               <ul style="list-style-type: none"> <li>– Same Business Day we receive the funds</li> </ul> </li> <li>• ACH transfers initiated at Discover               <ul style="list-style-type: none"> <li>– Transfers initiated online are usually available 4 Business Days from the date of your request</li> </ul> </li> <li>• Check deposits (mobile/mail)               <ul style="list-style-type: none"> <li>– The first \$200 will be available the next Business Day; the remainder is usually available within 2 Business Days</li> </ul> </li> <li>• Extended holds on your ACH transfers initiated at Discover and check deposits may apply, please refer to the Deposits Account Agreement for further details</li> </ul>

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<b>ACCOUNT POLICIES</b>	<b>The Order in Which Your Deposits and Withdrawals Are Processed</b>	<ul style="list-style-type: none"> <li>• ACH Deposits and, effective December 9, 2017, internal transfers, scheduled for the next Business Day or later, are added to your Account at the beginning of each Business Day</li> <li>• The following transactions are added to your Account throughout the Business Day as they are received:               <ul style="list-style-type: none"> <li>– ATM withdrawals</li> <li>– POS debit card purchases (including temporary holds and settlements)</li> <li>– Overdraft protection service holds</li> <li>– Cash and official bank check withdrawals</li> <li>– Cash deposits</li> <li>– Internal transfers scheduled for the same day</li> <li>– Incoming and outgoing wire transfers</li> <li>– ACH withdrawals you initiate from your Account to an external account</li> <li>– Checks that you deposited to your Account that have been returned unpaid</li> <li>– Any related fees</li> </ul> </li> <li>• Check deposits, other debits (checks, bill payments initiated by you through the Account Center, and ACH withdrawals initiated externally), other fees, and interest are added to your Account at the end of the Business Day</li> </ul>
	<b>Business Day</b>	<p>“Business Days” are Monday through Friday, excluding Federal Reserve Bank holidays</p>