

Account Guide*

An overview of product features

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| ACCOUNT MINIMUMS | Minimum Deposit to Open an Account | \$ 0 |
| | Ongoing Minimum Balance | \$ 0 |
| REWARDS | Earn <i>Cashback Bonus</i> ® on up to 100 transactions per month | <p>10¢ earned for each debit card purchase</p> <p>10¢ earned for each Online Bill Pay</p> <p>10¢ earned for each check cleared</p> |
| ACCOUNT FEES | Monthly Maintenance | \$ 0 |
| | ATM Use | <p>\$ 0 • No Discover Bank fees for using any ATM</p> <p>• No-fee withdrawals are available at over 60,000 ATM locations</p> <p>• The ATM operator may assess a fee at other locations</p> |
| | Debit Card Replacement | \$ 0 |
| | Standard Checks (Upon Request) | \$ 0 for any standard check orders |
| | Official Bank Check | \$ 0 |
| | Expedited Delivery | \$ 0 for official bank checks and replacement debit cards |
| | Online Bill Pay | \$ 0 |
| | Account Closure | \$ 0 |
| | Deposited Item Returned | \$ 15 per returned item |
| | Stop Payment Order | \$ 15 per order to stop payment for 6 months |
| | Wire Transfer | <p>\$ 0 for incoming wire transfers</p> <p>\$ 30 for outgoing wire transfers</p> |
| ACCOUNT POLICIES | Insufficient Funds | <p>\$ 30 for each item presented against your Account when insufficient funds are available</p> <p>• maximum of 1 fee per day</p> <p>\$ 0 for Discover Student Deposits Program Accounts</p> |
| | When Your Deposits Are Available* | <ul style="list-style-type: none"> • ACH and Wire Transfers initiated at an external bank <ul style="list-style-type: none"> – Same business day we receive the funds • ACH Transfers initiated at Discover <ul style="list-style-type: none"> – Transfers initiated online are usually available 4 business days from the date of your request • Check Deposits (Mobile/Mail) <ul style="list-style-type: none"> – The first \$200 will be available the next business day; the remainder is usually available within 2 business days • Extended holds on your check deposits may apply, please refer to the Deposits Account Agreement for further details |
| | The Order in which Your Deposits and Withdrawals are Processed | <ul style="list-style-type: none"> • FIRST, we add ACH deposits to your Account in the morning • SECOND, we post transactions received during the day as we receive them (Example: ATM withdrawals, debit card purchases, wire transfers, ACH withdrawals initiated at Discover) • THIRD, at the end of the day we add check deposits received during the day • FOURTH, we pay other items such as checks and other ACH withdrawals in order of lowest to highest dollar amount |
| | Business Day | A “business day” is a weekday, excluding Federal Reserve bank holidays |

Effective May 10, 2016

*This Account Guide summarizes product features. For complete information about your Account, refer to the Deposit Account Agreement.

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