

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 1% Cash Back on up to \$3,000 in Debit Card Purchases Each Month | <ul style="list-style-type: none"> • Up to \$360 cash back per year • ATM transactions, the purchase of money orders or other cash equivalents, cash over portions of point-of-sale transactions, Peer-to-Peer (P2P) payments, and loan payments or account funding made with your debit card 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. |
| ACCOUNT FEES | Monthly Maintenance | \$ 0 |
| | ATM Use | \$ 0 • No Discover Bank fees for using any ATM <ul style="list-style-type: none"> • No-fee withdrawals are available at over 60,000 ATM locations with your debit card • The ATM operator may assess a fee at other locations |
| | 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 | \$ 0 |
| | Stop Payment Order | \$ 15 per order to stop payment for 6 months |
| | Wire Transfer | \$ 0 for incoming wire transfers \$ 30 for outgoing wire transfers |
| | Insufficient Funds | \$ 30 for each item presented against your Account when insufficient funds are available <ul style="list-style-type: none"> • maximum of 1 fee per day \$ 0 for Discover Student Deposits Program Accounts |
| | First Fee Forgiveness Program | In each calendar year (January 1 through December 31), the first eligible fee charged to your Cashback Debit Account will be automatically waived and credited to your account. Insufficient Funds and Stop Payment fees are eligible for the first fee forgiveness program. Wire transfer fees are not eligible, and will not be waived even if they are the first fee on an account in a calendar year. |
| ACCOUNT POLICIES | 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 after the date your request is initiated • 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 by the second Business Day • Extended holds on your ACH transfers initiated at Discover and check deposits may apply, please refer to the Deposits Account Agreement for further details |

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Effective August 8, 2018

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

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