

Account Guide*

An overview of product features

ACCOUNT OPENING	Minimum Deposit to Open an Account	\$2,500 to open each Money Market Account
ACCOUNT FEES	Minimum Balance Fees	\$ 10 if balance falls below \$2,500 after third statement cycle
	ATM Use	\$ 0 <ul style="list-style-type: none"> No Discover Bank fees for using any ATM No-fee withdrawals 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	\$ 0 for your initial order and re-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
	Excessive Withdrawal Fees	\$ 15 per item in excess of 6 qualifying transfers or withdrawals**
	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 insufficient funds in your Account <ul style="list-style-type: none"> 1 fee maximum per day
First Fee Forgiveness Program	In each calendar year (January 1 through December 31), the first eligible fee charged to your Money Market Account will be automatically waived and credited to your account. Excessive Withdrawal, Insufficient Funds, Stop Payment, and Money Market Minimum Balance 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	Interest Calculation Frequency	Daily
	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 within 4 business days from 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 ACH Transfers initiated at Discover and check deposits may apply, please refer to the Deposits Account Agreement for further details

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**Federal law limits the number of certain types of withdrawals and transfers from your Money Market Account or Savings Account to a combined total of six (6) per calendar month per Account. There is no limit on the number of withdrawals by Official Check mailed to you. If you exceed these transaction limitations during any calendar month, we may assess an Excessive Withdrawal Fee or refuse to pay each transaction in excess of the limitations. If you exceed these limits on more than an occasional basis, we reserve the right to close your account.

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ACCOUNT POLICIES	The Order in which Your Deposits and Withdrawals are Processed	<ul style="list-style-type: none"> • ACH Deposits and 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"> – 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 Days	“Business days” are Monday through Friday, excluding Federal Reserve Bank holidays

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