

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 per statement cycle, if average daily balance is less than \$2,500
	ATM Use	\$ 0 <ul style="list-style-type: none"> • No Discover Bank fees for using any ATM • Free withdrawals at over 60,000 ATM locations with your debit card • The ATM operator may assess a surcharge 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	\$ 15 per returned item
	Excessive Withdrawal Fees	\$ 15 per item in excess of 6 qualifying 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 	
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 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 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 November 1, 2014

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

©2014 Discover Bank, Member FDIC

BK.MMAG.WIN.1114