

## E-sign Consent for Online Account Opening and Electronic Disclosures

Effective November 18, 2013

In order to process this Account application online, you must consent to the electronic delivery of the Deposit Account Agreement, [Privacy Policy](#), and any other future disclosures or information related to this Account application or your Account.

**IMPORTANT INFORMATION FOR CHECKING ACCOUNT APPLICANTS ONLY:** In order to open a Checking Account, you must apply online and your consent to electronic delivery also includes the delivery of paperless statements.

EXCEPT IN THE CASE OF A CHECKING ACCOUNT APPLICATION, your agreement to this E-SIGN Consent and Disclosure will not result in enrollment in paperless statements.

Please read the following important information about receiving disclosures electronically.

The words "we", "us", "our", and "Discover" refer to Discover Bank, a Delaware-chartered bank; "you" and "your" refer to each person or entity in whose name an Account is held or who has authority to operate an Account, as well as any permitted assignee or successor in interest to the Account; "Account" means the deposit Account you have with us.

You agree that we may provide you with any disclosures, notices or other information legally required in connection with your Deposit Account (collectively "Account Disclosures") electronically rather than in paper form. The initial Account Disclosures include the Deposit Account Agreement, our Privacy Policy, and any other information regarding the opening of your Account. Future Account Disclosures include, but are not limited to, restatements of our Privacy Policy, change of terms notices, amendments or addenda to the Deposit Account Agreement or to the terms of any benefits, products, or services offered in connection with your Account, and for Checking Account applicants only, this includes paperless statements.

If there is more than one applicant, all applicants must provide their consent by checking the box next to their name set forth at the bottom of this page. Agreement to these Account Disclosures is required to complete an online application.

Other than the [Privacy Policy](#), your initial Account Disclosures will be delivered to you on the following web pages after clicking on the check box at the bottom of this page. You will have the ability to print the Account Disclosures for your records.

Future Account Disclosures will be delivered to you as a message at the Secure Message Center or, when indicated for some disclosures, will be delivered to you on a web page on the Banking Account Center. **In certain cases, future Account Disclosures may be delivered via statement message, statement insert or stand-alone letter.**

**You may at any time withdraw your consent to receive the Account Disclosures electronically and there will be no fees for withdrawal of your consent. In the case of Checking Account customers, the withdrawal of your consent will result in the closure of your Checking Account.** You can withdraw your consent, update your e-mail address on file with us or request a paper copy of an Account Disclosure by e-mailing us through the Secure Message Center, or by calling 1-800-347-7000. There will be no fee for a paper copy of an Account Disclosure. Please note that paper copies of statements will not be available for Checking Accounts.

For the Secure Message Center, you will receive an e-mail notification at your e-mail address on file with us notifying you of a new message. If you use a spam filter, which blocks or re-routes e-mails from senders not listed in your e-mail address book, you must add "service@email.discover.com" to your e-mail address book. In addition, to ensure that you are able to receive notifications about new messages, you must keep your e-mail address current. You can access the Secure Message Center by clicking on the link in the e-mail notification or by logging in to your Account at DiscoverBank.com. If you are unable to access the Secure Message Center, please call us at 1-800-347-7000.

Each message on your Secure Message Center will be accessible for 120 days from delivery before it is deleted. After a message is opened by you, it will be accessible for 30 days before being deleted. You will have the ability to print out your messages.

To ensure you receive the necessary Account Disclosures electronically, you must have Internet access and access to a printer. You must also have one of the following browser/software combinations, with cookies enabled:

### **Target Browsers Supported**

#### **Internet Explorer**

- IE 8.0 and higher

#### **Firefox**

- Firefox 21.0 and higher

#### **Google Chrome**

- Chrome 27.0 and higher

#### **Safari**

Safari 5.1.7 for Windows and Safari 6.0 and higher for MAC

In order to ensure we are able to provide you with notices regarding your Account(s), please promptly update any changes to your email address. In order to ensure that we are able to provide you with notices from time to time, you must notify us with changes to your e-mail address. You can update your e-mail address online via the Account Center or you can call us at 1-800-347-7000.

We reserve the right to terminate this service, change terms of your use of this service or send disclosures in paper form at any time. We will provide you with notice of any such termination or change as required by law.

By clicking the "Yes, I accept" checkbox below, you certify that you consent to receive Account Disclosures electronically and have the ability to do so. We will send you a confirmation e-mail to the e-mail address you have provided us. If you do not receive this confirmation e-mail within 48 hours, please contact us at 1-800-347-7000 to verify your e-mail address.