

ACCOUNT SUMMARY

Previous Balance		\$1,582.24
Payments and Credits	-	\$200.00
Purchases	+	\$0.00
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$21.47
New Balance		\$1,403.71

See Interest Charge Calculation section following the Transactions section for detailed APR information

Credit Line	\$1,900
Credit Line Available	\$496
Cash Advance Credit Line	\$500
Cash Advance Credit Line Available	\$496

You may be able to avoid interest on Purchases.
See reverse for details.

Contact Us Discover.com
1-800-347-2683

PAYMENT INFORMATION

New Balance **\$1,403.71**

Minimum Payment Due **\$42.00**

Payment Due Date **February 11, 2013**

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your purchase and balance transfer APRs for new transactions may be increased up to the Penalty APR of 22.99% variable.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	5 years	\$2,088
\$51	3 years	\$1,827
		(Savings= \$261)

If you would like information about credit counseling services, call 1-800-347-1121.

REWARDS

Cashback Bonus®	Anniversary Month
	November
Opening Balance	\$ 2.12
New Cashback Bonus This Period	+ \$ 0.00
Redeemed This Period	- \$ 0.00
Cashback Bonus Balance	\$ 2.12

To learn more, log in at Discover.com

Make Check payable to Discover.
Please fold on the perforation below, detach and return with your payment.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Payment Coupon

Please do not fold, clip or staple.



Pay Online
Discover.com



Pay by Phone
1-800-347-2683

JOSEPH B MAHONEY
PO BOX 1015
OJAI CA 93024-1015



Account number ending in	7751
Minimum Payment Due	\$42.00
New Balance	\$1,403.71
Payment Due Date	February 11, 2013
Amount enclosed	\$

PO BOX 29033
PHOENIX AZ 85038-9033

Phone and Internet payments must be received by 5PM ET to be credited as of the same day.
Address, e-mail or telephone changed? Note changes on reverse side.

000001986455035643222014037100090000004200

Important Information

See your Cardmember Agreement. Your Cardmember Agreement contains all the terms of your Account.

Lost or stolen cards. Report immediately! Call 1-800-347-2683.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: Discover, PO Box 30421, Salt Lake City, UT 84130-0421. You must write to us within 60 days after the error appeared on your statement. You may call us, but if you do we are not required to investigate any potential errors, and you may have to pay the amount in question. The Billing Rights Notice further explains your rights. A copy of this notice is available at www.Discover.com.

Payments. You may pay all or part of your Account balance at any time. However, you must pay at least the Minimum Payment Due by the Payment Due Date. Send only your payment and the bottom portion of this statement in the envelope provided. Do not send cash. If you pay by check, you authorize us to use information on your check to make an electronic fund transfer from your account at the financial institution indicated on your check or to process the payment as a check transaction. If a payment is processed as an electronic fund transfer, the transfer will be for the amount of the check. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

The processing of your payment may be delayed if you send cash, correspondence or other items with your payment, if you send the payment to any other address or if you use an envelope other than the one provided. Payments received in proper form at our processing facility by 5PM local time on any day will be credited to your Account as of that day. Payments received at our processing facility after 5PM local time will be credited to your Account as of the next day. If you have misplaced your envelope, send your payment to Discover, PO Box 6103, Carol Stream, IL 60197-6103. Please allow 7-10 days for delivery. If your payment is returned unpaid, we reserve the right to resubmit it as an electronic debit.

You can pay your monthly Minimum Payment Due, or a greater amount that does not exceed your current Account balance, over the telephone or you can setup automatic payments through a customer service representative by calling 1-800-347-2683. Automatic payments for the billing period shown on your statement will be deducted on the Payment Due Date shown on that statement, or the next automatic payment date referred to on your statement, unless you request a recurring payment date (e.g., the 15th day of the month) that occurs before your Payment Due Date or Close Date. If your scheduled payment date falls on a weekend or bank holiday, your payment will be processed the business day prior to the weekend or bank holiday. In order to schedule monthly payments by telephone, you will need this statement and your bank account information. You will be asked to provide the last four (4) digits of the social security number of the primary borrower. By providing those numbers as your electronic signature, you will be agreeing to this authorization to allow us and your bank to deduct each payment you authorize, in the amount selected by you, from your bank account. You also authorize us to initiate debit or credit entries to your bank account, as applicable, to correct an error in the processing of such payment. You can cancel a scheduled payment by phone at 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421; however, we must receive notice at least three business days in advance of the scheduled payment. If your payments may vary in amount, we will tell you on each monthly billing statement when your payment will be made and how much it will be.

You must ensure that sufficient funds are available in your bank account, and all transactions must comply with U.S. law.

You can set automatic payments for: (i) statement New Balance, (ii) statement Minimum Payment Due, (iii) statement Minimum Payment Due plus a fixed dollar amount, or (iv) Other dollar amount. If your scheduled "Other dollar amount" payment is not enough to cover the Minimum Payment Due as listed on your monthly billing statement, your scheduled payment for that month will be increased to cover the Minimum Payment Due. If the scheduled payment is greater than the Minimum Payment Due, any excess will be applied in accordance with your Cardmember Agreement. If your scheduled payment is greater than the New Balance on your billing statement, that payment will be processed only for the amount of your New Balance. Your automatic payment amount may be less than the amount indicated on the billing statement based on credits or payments after the Close Date.

If you enroll by phone in our automatic payment service, please fill-in the following blanks below and retain the authorization for your records.

Amount: ☐ Full Pay ☐ Min Pay ☐ Min Pay+ \$ _____;

☐ Other Amount\$ _____; Bank Routing #: _____;
Bank Account # _____;

Monthly on the ☐ Payment Due Date ☐ Close Date

☐ _____ Day of month (insert date)

Credit Reporting. We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report. We normally report the status and payment history of your Account to credit reporting agencies each month. If you believe that our report is inaccurate or incomplete, please write us at the following address: Discover, PO Box 15316, Wilmington, DE 19850-5316. Please include your name, address, home telephone number and Account number.

Paying Interest. Your due date is at least 25 days after the close of each billing period (at least 23 days for billing periods that begin in February). We will not charge you any interest on Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers as of the later of the Transaction Date or the first day of the billing period in which the transaction posted to your Account.

How We Calculate Interest Charges. We Use the Daily Balance Method (including current transactions) to calculate the Balance Subject to Interest Rate. For more information, please call us at 1-800-347-2683.

Balance Subject to Interest Rate. Your statement shows a Balance Subject to Interest Rate. It shows this for each transaction category. The Balance Subject to Interest Rate is the average of the daily balances during the billing period.

Credit Balances. If your Account has a credit balance, the amount is shown on the front of your billing statement. A credit balance is money that is owed to you. You may make charges against this amount if your Account is open. We will send you a refund of any remaining balance of \$1.00 or more after 6 months, or as otherwise required by applicable law, or upon request made to the address in the Contact Us section on page 3 of your billing statement.

Discover may monitor and/or record telephone calls between you and Discover representatives for quality assurance purposes.

The Discover® card is issued by Discover Bank, Member FDIC. TL23N

CHANGE OF ADDRESS

If correct on front, do not use. Please print clearly in blue or black ink, in the space provided.

Street Address

Home Phone

Work Phone

City

Email

State, Zip

To make changes to your address, email or telephone number, visit Discover.com

Continued on next page

CONTACT US



Web
Access your
account securely
at Discover.com



Mobile
Manage your
account anytime,
anywhere at
m.Discover.com



Phone
1-800-DISCOVER
(1-800-347-2683)
TDD 1-800-347-7449



Inquiry
Discover
PO Box 30943
Salt Lake City
UT 84130



Mail Payments
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Transactions

	Trans. Date	Post Date			
Payments and Credits	Dec 19	Dec 19	INTERNET PAYMENT - THANK YOU	\$	-200.00
Fees			TOTAL FEES FOR THIS PERIOD	\$	0.00
Interest Charged			INTEREST CHARGE ON PURCHASES	\$	21.47
			INTEREST CHARGE ON CASH ADVANCES		0.00
			INTEREST CHARGE ON BALANCE TRANSFERS		0.00
			TOTAL INTEREST FOR THIS PERIOD		21.47

2013 Totals Year-to-Date

TOTAL FEES CHARGED IN 2013	\$	0.00
TOTAL INTEREST CHARGED IN 2013	\$	21.47

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Current Billing Period: 31 days

TYPE OF BALANCE	ANNUAL PERCENTAGE RATE (APR)	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	17.99% V	\$1,405.60	\$21.47
Cash Advances	23.99% V	\$0.00	\$0.00

V=Variable Rate

More from Discover

Don't Forget - You can earn 5% *Cashback Bonus*® at Walmart through ShopDiscover!

Earning *Cashback Bonus*® is easy when you set up automatic payments for bills like cable, satellite TV, cell phone, insurance, prescriptions, student loans and even health club memberships. Learn more at Discover.com/MyBenefits.

This month, the featured *Cashback Bonus*® Redemption Partner is Bed Bath & Beyond®. Redeem \$20 Cashback Bonus for a \$25 Bed Bath & Beyond gift card.

Experience the added value your benefits provide

Take advantage of the protection your Discover® card comes with, on top of the rewards you earn on every purchase.

No fees, no signup—just use your Discover card.
Learn more at Discover.com/MyBenefits

©2012 Discover Bank, Member FDIC

SHPBNDL 11.12



**PURCHASE
PROTECTION**



**EXTENDED PRODUCT
WARRANTY**



**RETURN
GUARANTEE**



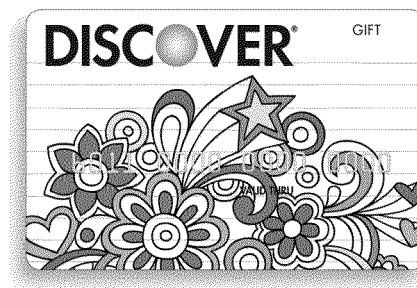
**PRICE
PROTECTION**

Make their day special with a personalized Discover® gift card.

Need a great gift idea? Discover® gift cards are an easy way to give the perfect, personalized gift.

- Choose any dollar denomination from \$20 to \$500
- Customize your gift card with a name and personal message
- Accepted at millions of locations
- **FREE** standard shipping

Order now at DiscoverGiftCard.com



©2012 Discover Bank, Member FDIC

GC0212