DISCOVER

Discover it® chrome Card

Account number ending in 3570
Open Date: Aug 15, 2023- Close Date: Aug 26, 2023
Cardmember Since 2012

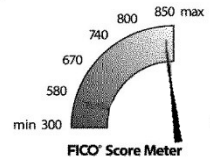
ACCOUNT SUMMARY

Previous Balance		$0.00
Payments and Credits	-	$424.35
Purchases	+	$424.35
Balance Transfers	+	$0.00
Cash Advances	+	$0.00
Fees Charged	+	$0.00
Interest Charged	+	$0.00
New Balance		$0.00

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

Credit Line	$20,000
Credit Line Available	$18,200
Cash Advance Credit Line	$5000
Cash Advance Credit Line Available	$5000

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



FICO 850

Your FICO® Credit Score on 08/10/23

Track recent scores on the FICO page in this statement

PAYMENT INFORMATION

New Balance	$0.00
Minimum Payment Due	$0.00
Payment Due Date	Augtember 21, 2023

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 $37.00.

REWARDS

Cashback Bonus®

		Anniversary Month September
Opening Balance	$	0.00
New Cashback Bonus This Period		
Everywhere Else	+ $	66.98
Redeemed This Period	- $	0.00
Cashback Bonus Balance	**$**	**66.98**

To learn more, log in at Discover.com

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Make Check payable to Discover. Do Not Send Cash.
Please fold on the perforation below, detach and return with your payment.

Payment Coupon
Please do not fold, clip or staple.

Pay Online
Discover.com

Pay by Phone
1-800-347-3085

Account Number ending in	3570
Minimum Payment Due	$0.00
New Balance	$0.00
Payment Due Date	September 21, 2023
Amount enclosed	$

Mr Confidentialaccess
1 Anywhere Place,
Somewhere in USA,
NY 98110

PO BOX 742655
CINCINNATI, OH 45274-2655

Phone and Internet payments must be received before midnight ET on your due date to be credited as of the same day.
Address, e-mail or telephone changed? Note changes on reverse side.

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

Lost or stolen cards. Report immediately! Call **1-800-347-3085.**

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, or submit the form provided at https://discover.com/billingerrornotice. You must contact 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. Please see your Cardmember Agreement or visit https://discover.com/billingrights for a copy of this Notice.

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 allowable form of payment ("Payment") and the bottom portion of this statement in the envelope provided, after affixing postage. Payments sent without proper postage will be returned to the sender. 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, funds may be withdrawn from your account as soon as the same day we receive your check, and you will not receive your check back.

Please do not send cash. Sending cash is not allowed. The processing of your allowable form of Payment may be delayed if you send cash or correspondence with your Payments, if you send the Payment to any other address, or if you use an envelope other than the one provided. Payments received 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 hove 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 on electronic debit. Payments made online or by phone will be credited as of the day of receipt if made by Midnight ET on the Payment Due Date or 5PM ET on any other day.

You can also make a Payment or set up automatic payments by calling 1-800-347-3085. 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 that occurs before your Payment Due 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 lost four (4) digits of the social security number of the primary borrower as your electronic signature. By providing those numbers, 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 1-800-347-3085 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421; payment cancellations must be received before 5 PM ET of the scheduled withdrawal date.

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
□ _____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 this 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 1-800-347-3085.

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.

Balance Transfers. Balance Transfers are offered at our discretion and accrue interest at the standard purchase rate unless we tell you otherwise.

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. DIT23-25.1116

CHANGE OF ADDRESS

Street Address		Home Phone	
		Work Phone	
City		Email	
State, Zip			

Continued on next page

CONTACT US

Web
Access your Account securely at Discover.com

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

Phone
1-800-347-3085
TDD 1-800-347-7449

Inquiry
Discover
PO Box 30943
Salt Lake City
UT 84130

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

Transactions

	Trans. Date	Post Date			
Payments and Credits	Sep 2	Sep 2	INTERNET PAYMENT - THANK YOU	$	-180.00
	Sep 13	Sep 13	INTERNET PAYMENT - THANK YOU		-80.00
	Sep 23	Sep 23	INTERNET PAYMENT - THANK YOU		-164.35
Merchandise	Aug 21	Aug 21	WAL-MART SC - #0571 GEORGETOWN KY	$	22.37
	Aug 23	Aug 23	NUMARK TOBACCO PRODUCT 855-MARKTEN VAM170923-12-03587		6.35
	Sep 3	Sep 3	WAL-MART SC - #0571 GEORGETOWN KY		82.95
	Sep 4	Sep 4	WAL-MART SC - #0571 GEORGETOWN KY		30.00
	Sep 18	Sep 18	QUICKTAG/PET TAG VENDING TEMPE AZ		5.00
	Sep 18	Sep 18	WAL-MART SC - #0571 GEORGETOWN KY		2.10
Restaurants	Aug 20	Aug 20	COLUMBIA STEAKHOUSE LEXINGTON KY	$	39.19
	Aug 20	Aug 20	WENDY'S 810 GEORGETOWN KY		2.00
	Aug 20	Aug 20	MCDONALD'S F10663 GEORGETOWN KY		6.97
	Aug 21	Aug 21	WENDY'S 810 GEORGETOWN KY		19.61
	Aug 22	Aug 22	DAIRY QUEEN #13388 GEORGETOWN KY		11.09
	Aug 22	Aug 22	OEC JAPANESE EXPRESS GEORGETOWN KY		28.62
	Aug 23	Aug 23	WENDY'S 810 GEORGETOWN KY		21.19
	Sep 18	Sep 18	WENDY'S 810 GEORGETOWN KY		12.87
Gasoline	Aug 21	Aug 21	SPEEDWAY 09377 GEO GEORGETOWN KY	$	28.17
	Aug 22	Aug 22	VALERO FOOD MART GEORGETOWN KY		4.82
	Aug 22	Aug 22	SHELL 10011423018 GEORGETOWN KY		5.87
	Sep 3	Sep 3	JJ'S VALERO GEORGETOWN KY		5.71
	Sep 4	Sep 4	JJ'S VALERO GEORGETOWN KY		9.06
	Sep 5	Sep 5	THORNTONS #0052 Q35 LEXINGTON KY		5.83
	Sep 8	Sep 8	JJ'S VALERO GEORGETOWN KY		10.11
	Sep 10	Sep 10	JJ'S VALERO GEORGETOWN KY		5.99
	Sep 11	Sep 11	JJ'S VALERO GEORGETOWN KY		10.65
	Sep 12	Sep 12	SPEEDWAY 09377 GEO GEORGETOWN KY		1.05
	Sep 13	Sep 13	SPEEDWAY 09377 GEO GEORGETOWN KY		10.00
	Sep 13	Sep 13	MARATHON PETRO GEORGETOWN KY		4.94
	Sep 13	Sep 13	JJ'S VALERO GEORGETOWN KY		4.82
	Sep 17	Sep 17	JJ'S VALERO GEORGETOWN KY		16.37
	Sep 18	Sep 18	JJ'S VALERO GEORGETOWN KY		10.65
Fees			**TOTAL FEES FOR THIS PERIOD**	$	0.00
Interest Charged			**TOTAL INTEREST FOR THIS PERIOD**	$	0.00

2023 Totals Year-to-Date

TOTAL FEES CHARGED IN 2023	**$**	**0.00**
TOTAL INTEREST CHARGED IN 2023	**$**	**0.00**

Interest Charge Calculation

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

Current Billing Period: 42 days

TYPE OF BALANCE	ANNUAL PERCENTAGE RATE (APR)	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	23.99% V	$0.00	$0.00
Cash Advances	25.99% V	$0.00	$0.00

V=Variable Rate

Information For You

FICO® Credit Score Terms

Your score and key factors use the FICO® Score 8 model. They are based on your TransUnion credit report and may be different from other credit scores. This information is intended for and only provided to Primary cardmembers who have an available score. See **Discover.com/FICO** about the availability of your score. Your score and key factors are available on Discover.com and your score is provided on statements. You will see up to a year of recent scores online starting when you become a cardmember. Discover and other lenders may use different inputs, such as a FICO ® Credit Score, other credit scores and more information in credit decisions. This benefit may change or end in the future. FICO is a registered trademark of the Fair Isaac Corporation in the United States and other countries.

If you prefer not to receive your FICO® Credit Score just call us at 1-800-DISCOVER (1-800-347-2683). Please give us two billing cycles to process your request. To learn more, visit Discover.com/FICO

Discover Financial Services and Fair Isaac are not credit repair organizations as defined under federal or state law, including the Credit Repair Organizations Act. Discover Financial Services and Fair Isaac do not provide "credit repair" services or assistance regarding "rebuilding" or "improving" your credit record, credit history or credit rating.

Availability of FICO® Credit Score

As an active cardmember, you may see your FICO® Credit Score on your monthly statement or online. Reasons why you may not see your FICO ® Credit Score include: if you opt out; if you have key information that is mismatched or missing, as one example, an address change that has not been updated with Discover or TransUnion; if your credit history is too new; if your account status is abandoned, bankrupt, fraud, lost or stolen, closed, revoked, or charged off; if you have a foreign address. Your FICO® Score is disclosed on statements when your statement is available. You may not receive a statement if you have no account activity such as no purchase transactions, fees, interest, or payments for approximately 30 days.

SECURITY DEPOSIT ACCOUNT ACTIVITY

Aug 15	Beginning Balance		$0.00
Aug 15	ACH TRANSFER IN (SECURITY DEPOSIT)	+	$200.00
Sep 26	Ending Balance		$200.00

Discover Bank, Member FDIC. Funds in Discover Bank deposit accounts are insured by the FDIC to the maximum amount allowed by law.

IMPORTANT SECURITY DEPOSIT INFORMATION

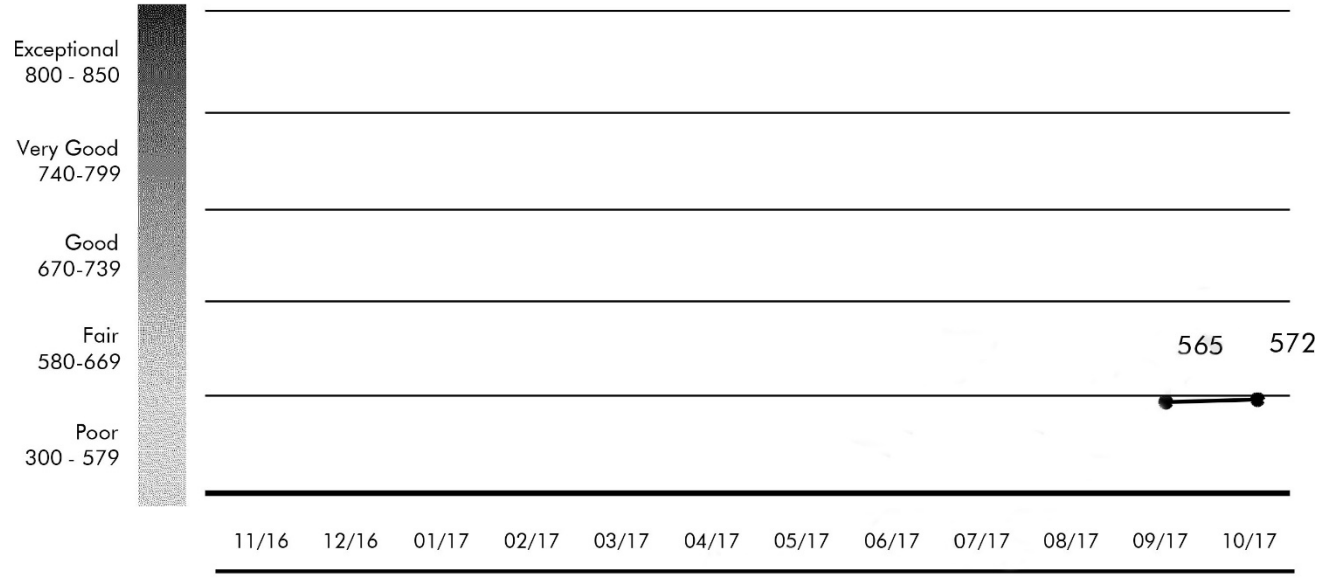
In case of errors or questions about your funding transfers, call us at 1-800-347-3085 or write us at Discover PO Box 30943, Salt Lake City, UT 84130 as soon as you can if you think your statement is wrong or if you need more information about a funding transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or the funding transfer you are unsure about, and explain as clear as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will provisionally credit your Security Deposit Account for the amount you think is in error (if applicable) during the time it takes to complete our investigation.

William, your FICO® Credit Score is **572** as of **10/20/2017**

Your FICO® Credit Score History

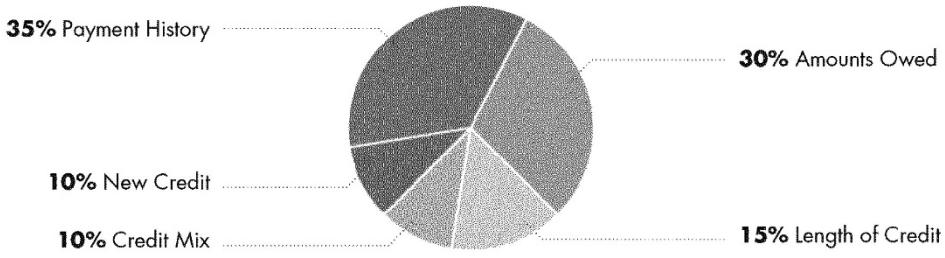


Important Information:

- We may not always receive a score for you each month, so there may be months with no scores.
- For questions on the availability of your score go to the "Information For You" section of this statement.
- As a new cardmember with less than 12 months of account history with Discover, your FICO® Credit Score history may take time to build, and may not start with the first month your account opened.

Log in to Discover.com/FICO to see key factors that help explain your scores

FICO® Credit Scores consider the following for the general population:



See FICO® Credit Score Terms on the 'Information For You' section of this statement

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