

06-329-CD
Colonial Credit Corp. vs Maureen

Colonial Cred et al vs Maureen McNamee
2006-329-CD

**COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA**

COLONIAL CREDIT CORPORATION,
Assignee of AMERICAN DEBT SALES,
Assignee of DISCOVER BANK
(Plaintiff)

C/O WOLPOFF & ABRAMSON, L.L.P.
4660 TRINDLE ROAD, 3rd FLOOR
CAMP HILL, PA 17011

CIVIL ACTION

2006-329-CO

VS.

MAUREEN A. MCNAMEE

(Defendant)

541 NICHOLS STREET, APT. 2
CLEARFIELD, PA 16830

Type of Case: Contract

Type of Pleading: COMPLAINT

Filed on Behalf of: Plaintiff


Andrew C. Spears, Esquire #87737
Wolpoff & Abramson, LLP/Counsel for Plaintiff
Attorney's in the Practice of Debt Collection
4660 Trindle Road, Third Floor
Camp Hill, PA 17011
(717) 303-6700

FILED

MAR 02 2006

M 12:55 PM

William A. Shaw

Prothonotary/Clerk of Courts

1 CERT TO ATTY

1 CERT TO SHAW

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

COLONIAL CREDIT CORPORATION
Assignee of AMERICAN DEBT SALES
Assignee of DISCOVER BANK

Plaintiff

NO.

vs.

CIVIL ACTION - LAW

MAUREEN A. MCNAMEE
Defendant

NOTICE TO DEFEND

You have been sued in Court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this Complaint and Notice is served, by entering a written appearance, personally or by attorney, and filing in writing with the Court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so, the case may proceed without you and a judgment may be entered against you by the Court without further notice for any money claimed in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

Lawyer Referral Service
Pennsylvania Bar Association
P.O. Box 186
Harrisburg, Pa 17108
(800) 692-7375

EN LA CORTE DE ALEGATOS COMUN DEL CONDADO DE CLEARFIELD ,
PENNSYLVANIA

COLONIAL CREDIT CORPORATION
Assignee of AMERICAN DEBT SALES
Assignee of DISCOVER BANK

Plaintiff

NO.

vs.

CIVIL ACTION – LAW

MAUREEN A. MCNAMEE
Defendant

NOTICIA

USTED HA SIDO DEMANDADO/A EN LA CORTE. Si usted desea defender conta la demanda puestas en las siguientes paginas, usted tienen que tomar acción dentro veinte (20) dias después que esta Demanda y Aviso es servido, con entrando por escrito una apariencia personalmente o por un abogado y archivando por escrito con la Corte sus defensas o objeciones a las demandas puestas en esta contra usted. Usted es advertido que si falla de hacerlo el caso puede proceder sin usted y un juzgamiento puede ser entrado conta usted por la Corte sin mas aviso por cualquier dinero reclamado en la Demanda o por cualquier otro reclamo o alivio solicitado por Demandante. Usted puede perder dinero o propiedad o otros derechos importante para usted.

USTED DEBE LLEVAR ESTE PAPEL A SU ABOGADO ENSEGUIDA. SI USTED NO TIENE UN ABOGADO, VAYA O LLAME POR TELEFONO LA OFICINA FIJADA AQUI ABAJO. ESTA OFICINA PUEDE PROVEERE CON INFORMACION DE COMO CONSEGUIR UN ABOGADO.

SI USTED NO PUEDE PAGARLE A UN ABOGADO, ESTA OFICINA PUEDE PROVEERE INFORMACION ACERCA AGENCIAS. QUE PUEDAN OFRECER SERVICIOS LEGAL A PERSONAS ELIGIBLE A UN HONORARIO REDUCIDO O GRATIS.

SERVICIO DE REFERIDO A ABOGADO
COLEGIO DE ABOGADOS DEL CONDADO DE LEHIGH
ABOGACIA DEL CONDADO DE CLEARFIELD

Pennsylvania Bar Association
P.O. Box 186
Harrisburg, Pa 17108
(800) 692-7375

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

COLONIAL CREDIT CORPORATION
Assignee of AMERICAN DEBT SALES
Assignee of DISCOVER BANK

Plaintiff

NO.

vs.

CIVIL ACTION – LAW

MAUREEN A. MCNAMEE
Defendant

COMPLAINT

AND NOW, TO WIT, comes the Petitioner/Plaintiff, COLONIAL CREDIT CORPORATION, Assignee of AMERICAN DEBT SALES, Assignee of DISCOVER BANK, by and through its attorneys, and the law firm of Wolpoff & Abramson, LLP, and hereby avers as follows:

1. Plaintiff, COLONIAL CREDIT CORPORATION, Assignee of AMERICAN DEBT SALES, Assignee of DISCOVER BANK, is a corporation doing business within the Commonwealth of Pennsylvania, and the other states of the United States, with its principal place of business situated at P.O. BOX 1877, ROCKVILLE, MD 20849.
2. Defendant, MAUREEN A. MCNAMEE, is an adult individual with a last known address of 541 NICHOLS STREET, APT. 2, CLEARFIELD County, CLEARFIELD, PA 16830.
3. It is averred that Defendant was issued an open ended credit account by Plaintiff's Assignor (hereinafter "Account").
4. Defendant, by using the Account, agreed to pay Plaintiff for all charges made to the Account.
5. At all relevant times material hereto, Defendant has been a regular user of said Account for the purchase of products, goods and/or for obtaining services and/or funds.
6. Defendant has been provided with copies of statements accurately showing all debits and credits for transactions on the aforementioned Account.

7. Defendant did not object to the above-mentioned statements submitted by Plaintiff and/or its assignors to Defendant. True and correct copies of the monthly statements are attached herein as Exhibit "A" and incorporated by reference as if set forth in full below.

8. As of the date of filing the within Complaint, the principal due and payable by Defendant to Plaintiff as a result of charges made by said Defendant and/or any authorized users is the sum of Six Thousand Two Hundred Thirty-Seven Dollars and Sixty Cents, (\$6,237.60).

9. The amount of pre-judgment interest which has accrued from the charge off date is the sum of One Thousand Five Hundred Ninety-Nine Dollars and Fifty-Six Cents, (\$1,599.56).

10. Despite reasonable and repeated demands for payment, Defendant has failed, refused and continues to refuse to pay all sums due and owing on the aforementioned Account to the detriment of Plaintiff.

11. Plaintiff has retained the services of the law firm of Wolpoff & Abramson, L.L.P. in the collection of the amount due from Defendant.

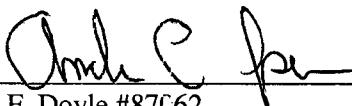
12. As of the filing of this Complaint, Plaintiff has incurred reasonable attorneys' fees in the amount of One Thousand Two Hundred Forty-Seven Dollars and Fifty-Two Cents, (\$1,247.52) in the collection of the amounts due from Defendant. Plaintiff shall continue to incur such attorneys' fees throughout the conclusion of this proceeding.

13. Plaintiff performed any and all conditions precedent to the bringing of this action.

14. The amount in controversy is within the jurisdictional amount requiring compulsory arbitration.

WHEREFORE, Plaintiff COLONIAL CREDIT CORPORATION, Assignee of AMERICAN DEBT SALES, Assignee of DISCOVER BANK, respectfully requests this Honorable Court enter judgment in its favor and against Defendant MAUREEN A. MCNAMEE for Six Thousand Two Hundred Thirty-Seven Dollars and Sixty Cents, (\$6,237.60) plus pre-judgment interest in the amount of One Thousand Five Hundred Ninety-Nine Dollars and Fifty-Six Cents, (\$1,599.56), collection and attorneys' fees in the amount of One Thousand Two Hundred Forty-Seven Dollars and Fifty-Two Cents, (\$1,247.52), costs of suit and such other relief as the Court deems proper and just.

Respectfully submitted,



Amy F. Doyle #87062
Daniel F. Wolfson #20617
Philip C. Warholic #86341
Andrew C. Spears #87737
David R. Galloway #87326
Tonilyn M. Chippie #87852
Ronald M. Abramson #94266
Ronald S. Canter #94000
Bruce H. Cherkis #18837
WOLPOFF & ABRAMSON, LLP
Attorneys in the Practice of Debt Collection
4660 Trindle Rd., 3rd Floor
Camp Hill, PA 17011
(717) 303-6700

VERIFICATION

The undersigned hereby states that he/she is the attorney for Plaintiff, COLONIAL CREDIT CORPORATION, Assignee of AMERICAN DEBT SALES, Assignee of DISCOVER BANK, whc is located outside of this jurisdiction and in order to file the within document in an expedient and timely manner, he/she is authorized to execute this verification on behalf of said Plaintiff in the within action and verifies that the statements made in the foregoing Ccomplaint are true and correct to the best of his/her knowledge, information, and belief, based upon information provided by the Plaintiff. The undersigned understands that false statements herein are made subject to the penalties of 18 Pa.C.S. § 4904, relating to unsworn falsification to authorities.

2/27/06

Wol
Amy F. Doyle #87062
Daniel F. Wolfson #20617
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LAW OFFICES
WOLPOFF & ABRAMSON, L.L.P.
ATTORNEYS IN THE PRACTICE
OF DEBT COLLECTION
4660 TRINDE ROAD
THIRD FLOOR
CAMP HILL, PA 17011
717-303-6700

EXHIBIT "A"



new balance
\$1,177.06

minimum payment due
\$24.00

payment due date
November 24, 2001

account number 6011 0027 1032 0987
enter amount enclosed below

\$

Please make check payable to Discover Card or pay
online @ Discovercard.com.

25 SDSN6A01 0002182
MCNAMEE, MAUREEN A
541 NICHOLS ST APT 2
CLEARFIELD PA 16830-1538

SAVE TODAY! Call 1-800-767-7315 to
transfer your higher-rate balances to your
Discover® Card or visit Discovercard.com.

127583773

PO BOX 15251

WILMINGTON DE 19886-5251

Address or telephone change? Please print change in the space above,
or go to Discovercard.com.

000006011002710320987011770600025000002400

Discover Card Account Summary

account number	6011 0027 1032 0987
payment due date	November 24, 2001
minimum payment due	\$24.00
credit limit	\$1,200.00
credit available	\$22.00
cash credit limit	\$600.00
cash credit available	\$22.00

Closing Date: October 25, 2001

page 1 of 2

previous balance	\$1,187.38
payments and credits	-. 25.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 14.68
new balance	= \$1,177.06

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

AWARD

Cashback Bonus® Anniversary Date: April 25

Previous Cashback Bonus Award Balance	\$ 3.55
Purchase Award This Period	+ 0.00
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	<u>3.55</u>

Transactions

	trans. date	post date		
Payments and Credits	Oct 22	Oct 22	PAYMENT - THANK YOU	\$ -25.00

Identity theft is on the rise. Have you checked your credit report lately? Enroll in Profile Protect(R) for the low annual fee of \$89.95 with a free 30-day trial and help protect yourself against identity fraud. And save 17% over the regular monthly membership fee of \$8.99. Call 1-800-461-8836 and mention code 3498.

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
<i>current billing period: 30 days</i>					
Purchases	\$1191.14	0.04107%	14.99% F	14.99%	\$14.68
Cash Advances	\$0	0.06025%	21.99% F	21.99%	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD (Telecommunication Device for the Deaf) assistance, see reverse side. Send billing error notice to: Discover Card; P.O. Box 15192; Wilmington, DE 19850-5192.

Important Information. If there is more than one page to this billing statement, see the back of each page for additional 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.

Billing Rights Summary. In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the billing error notice address shown on the front under the section where APRs are displayed, as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and Account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the goods or services, all purchases are covered regardless of the amount or location of purchase.)

Payments. Send payments and the top portion of this statement in the envelope provided to the address indicated on the front of the first page. If you have misplaced your envelope, send your payment to Discover Bank, PO Box 15251, Wilmington, DE 19886-5251. Payments received before 1PM Monday through Friday will be posted to your Account as of that day; payments received on or after 1PM or on a weekend or bank holiday will be posted to your Account as of the next business day. Do not send cash. The processing of your payment may be delayed if you send cash or correspondence with your payment. If you send the payment to any other address or if you use an envelope other than the one provided, please allow 7-10 days for delivery.

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 Classic Card, PO Box 15316, Wilmington DE 19850-5316. Please include your name, address, home telephone number and Account number.

Periodic Finance Charges. Except as provided below, we will impose Periodic Finance Charges on purchases, cash advances and balance transfers beginning with the date the transaction occurs until the date of repayment and on Old Balances until the date of repayment. Old balances are comprised of either purchases and cash advances made on or prior to the last day of your billing period ending during February 1993 or Reserve Line balances.

You can avoid payment of Periodic Finance Charges on new purchases if you pay the New Balance shown on the billing statement on which the purchase first appears by the Payment Due Date, and the Payments and Credits on that statement equal or exceed your Previous Balance. We call this the "grace period". You do not have a grace period on balance transfers or cash advances. Periodic Finance Charges are imposed on new balance transfers and cash advances beginning with the date the transaction occurs.

Periodic Finance Charges are imposed on all transactions and Old Balances until the date of repayment. Repayment means payment of your entire New Balance. However, if you pay the New Balance shown on this billing statement by the Payment Due Date, and the Payments and Credits shown on this statement equal or exceed the Previous Balance, we will not impose Periodic Finance Charges on new purchases that is purchases first appearing on this statement. If your Account was closed as of: (i) September 27, 1999, or (ii) August 31, 2001 and was formerly a Discover Prime Option, Discover National Alliance for Species Survival or Universal Studios Account, you can avoid payment of Periodic Finance Charges if you pay the New Balance shown on this statement by the Payment Due Date and the Payments and Credits on this statement equal or exceed your Previous Balance. Otherwise, you will receive a billing statement next month that includes Periodic Finance Charges imposed until the date of repayment.

We compute Periodic Finance Charges each day for purchases, cash advances, balance transfers and Old Balances (which we refer to as transaction categories) by using the following equation: Average Daily Balance x number of days in the billing period x Daily Periodic Rate. (Refer to the finance charge summary on the front of your statement for these amounts.) Then we add all the Periodic Finance Charges for each transaction category to get the total Periodic Finance Charges for your Account. The Average Daily Balance is shown as 0 if no Periodic Finance Charges apply to the balance in a transaction category.

We use the two-cycle average daily balance (including new transactions) method of calculating the balance upon which we impose Periodic Finance Charges. This means if you did not pay the New Balance shown on the billing statement you received during the previous billing period by the Payment Due Date, we will impose Periodic Finance Charges on new purchases that first appear on that billing statement, as well as new purchases that first appear on this billing statement, unless we already imposed Periodic Finance Charges on the purchases on your previous billing statement. We compute the average daily balance for each transaction category by adding up all the daily balances in a billing period for a transaction category and dividing the total by the number of days in the billing cycle. We compute the daily balance for each transaction category on each day by first adding the following to the previous day's daily balance: transactions made that day, fees charged that day and Periodic Finance Charges accrued on the previous day's daily balance, and by then subtracting any credits and payments that are applied against the balance of the transaction category on that day. In calculating the daily balance for the previous billing period, we consider the "previous day's daily balance" to have been 0 on the first day of the billing period.

Old Balances are excluded from the balance of the purchase and cash advance transaction categories. Special rate balance transfers and Balance Transfer Transaction Fee Finance Charges are included in the daily balance transfer transaction category. Balance transfers that were subject to an initial special rate that has been terminated due to a late payment are also included in the category until the initial special rate otherwise would have expired. In calculating the daily balance of the balance transfer transaction category on the first day of the billing period, we subtract the unpaid balance of those Balance Transfer Transaction Fee Finance Charges and balance transfers that become purchase rate balance transfers on that day and we add that unpaid balance to the balance of the purchase transaction category.

All fees charged to your Account are added to the purchase transaction category with the exception of Cash Advance Transaction Fee Finance Charges which are added to the cash advance transaction category and Balance Transfer Transaction Fee Finance Charges which are added to the balance transfer transaction category. If a transaction made in a previous billing period is itemized on this statement, we consider the transaction date to be the first day of the current billing period when we calculate your Periodic Finance Charges.

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

The Discover® Classic Card is issued by Discover Bank, Member FDIC.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	April 25	Balance
Previous Cashback Bonus Award Balance		\$ 3.55
Purchase Award This Period		+ 0.00
Cashback Bonus Award Total		3.55
Cashback Bonus Award Balance		0.00
Award Available to Redeem		\$ 0.00



new balance
\$1,168.11

minimum payment due
\$24.00

payment due date
December 24, 2001

account number 6011 0027 1032 0987
enter amount enclosed below

\$
You are nearing your credit limit; Call today to request a
limit increase.

25 SDSN6A01 0002183
MCNAMEE, MAUREEN A
541 NICHOLS ST APT 2
CLEARFIELD PA 16830-1538

SAVE TODAY: Call 1-800-767-7315 to
transfer your higher-rate balances to your
Discover® Card or visit Discovercard.com.

PO BOX 15251

WILMINGTON DE 19886-5251

Address or telephone change? Please print change in the space above,
or go to Discovercard.com.

000006011002710320987011681100024000002400

Discover Card Account Summary

account number 6011 0027 1032 0987
payment due date December 24, 2001
minimum payment due \$24.00
credit limit \$1,200.00
credit available \$31.00
cash credit limit \$600.00
cash credit available \$31.00

Closing Date: November 25, 2001 page 1 of 2

previous balance	\$1,177.06
payments and credits	- 24.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 15.05
<i>new balance</i>	= \$1,168.11

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus® AWARD

Cashback Bonus® Anniversary Date: April 25

Previous Cashback Bonus Award Balance	\$ 3.55
Purchase Award This Period	+ 0.00
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	3.55

Transactions

	trans. date	post date		
Payments and Credits	Nov 23	Nov 23	PAYMENT - THANK YOU	\$ -24.00

SMART SHOPPERS TIP. Avoid the crowds and save money at the same time. Shop Online at Discovercard.com. You'll find outstanding savings from your favorite retailers -- Amazon.com, FTD.com, OmahaSteaks.com and others -- at the Internet ShopCenter(SM). Visit Discovercard.com, click on ShopCenter, and the savings are yours!

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
<i>current billing period: 31 days</i>					
Purchases	\$1182.02	0.04107%	14.99% F	14.99%	\$15.05
Cash Advances	\$0	0.06025%	21.99% F	21.99%	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

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- Your name and Account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

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SDSN6A01 0002183 7

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All fees charged to your Account are added to the purchase transaction category with the exception of Cash Advance Transaction Fee Finance Charges which are added to the cash advance transaction category and Balance Transfer Transaction Fee Finance Charges which are added to the balance transfer transaction category. If a transaction made in a previous billing period is itemized on this statement, we consider the transaction date to be the first day of the current billing period when we calculate your Periodic Finance Charges.

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

The Discover® Classic Card is issued by Discover Bank, Member FDIC.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	April 25	Balance
Previous Cashback Bonus Award Balance		\$ 3.55
Purchase Award This Period		+ 0.00
Cashback Bonus Award Total		3.55
Cashback Bonus Award Balance		0.00
Award Available to Redeem		\$ 0.00



new balance
\$1,180.01

minimum payment due
\$24.00

payment due date
January 24, 2002

account number 6011 0027 1032 0987
enter amount enclosed below

\$

You are nearing your credit limit; Call today to request a limit increase.

25 SDSN6A01 0002184
MCNAMEE, MAUREEN A
541 NICHOLS ST APT 2
CLEARFIELD PA 16830-1538

SAVE TODAY! Call 1-800-767-7315 to transfer your higher-rate balances to your Discover® Card or visit Discovercard.com.

PO BOX 15251 
WILMINGTON DE 19886-5251

Address or telephone change? Please print change in the space above, or go to Discovercard.com.

000006011002710320987011800100024000002400

Discover Card Account Summary

account number 6011 0027 1032 0987
payment due date January 24, 2002
minimum payment due \$24.00
credit limit \$1,200.00
credit available \$19.00
cash credit limit \$600.00
cash credit available \$19.00

Closing Date: December 25, 2001 page 1 of 2

	previous balance	\$1,168.11
payments and credits	-	24.00
purchases	+	21.19
cash advances	+	0.00
balance transfers	+	0.00
FINANCE CHARGES	+	14.71
new balance	=	\$1,180.01

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus® AWARD

Cashback Bonus® Anniversary Date: April 25

Previous Cashback Bonus Award Balance	\$	3.55
Purchase Award This Period	+	0.11
Other Awards This Period	+	0.00
Cashback Bonus Award Total		3.66

Transactions

	trans. date	post date		
Payments and Credits	Dec 23	Dec 23	PAYMENT - THANK YOU	\$ -24.00
Merchandise/Retail	Nov 25	Nov 26	KMART 3564 CLEARFIELD PA	21.19

SMART SHOPPERS TIP. Avoid the crowds and save money at the same time: Shop Online at Discovercard.com. You'll find outstanding savings from your favorite retailers -- Amazon.com, FTD.com, OmahaSteaks.com and others -- at the Internet ShopCenter(SM). Visit Discovercard.com, click on ShopCenter, and the savings are yours!

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
<i>current billing period: 30 days</i>					
Purchases	\$1194.01	0.04107%	14.99% F	14.99%	\$14.71
Cash Advances	\$0	0.06025%	21.99% F	21.99%	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD (Telecommunication Device for the Deaf) assistance, see reverse side. Send billing error notice to: Discover Card; P.O. Box 15192; Wilmington, DE 19850-5192.

Important Information. If there is more than one page to this billing statement, see the back of each page for additional 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.

SDSN6A01 0022184 7

Billing Rights Summary. In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the billing error notice address shown on the front under the section where APRs are displayed, as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and Account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the goods or services, all purchases are covered regardless of the amount or location of purchase.)

Payments. Send payments and the top portion of this statement in the envelope provided to the address indicated on the front of the first page. If you have misplaced your envelope, send your payment to Discover Bank, PO Box 15251, Wilmington, DE 19886-5251. Payments received before 1PM Monday through Friday will be posted to your Account as of that day; payments received on or after 1PM or on a weekend or bank holiday will be posted to your Account as of the next business day. Do not send cash. The processing of your payment may be delayed if you send cash or correspondence with your payment, if you send the payment to any other address or if you use an envelope other than the one provided. Please allow 7-10 days for delivery.

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 Classic Card, PO Box 15316, Wilmington DE 19850-5316. Please include your name, address, home telephone number and Account number.

Periodic Finance Charges. Except as provided below, we will impose Periodic Finance Charges on purchases, cash advances and balance transfers beginning with the date the transaction occurs until the date of repayment and on Old Balances until the date of repayment. Old balances are comprised of either purchases and cash advances made on or prior to the last day of your billing period ending during February 1993 or Reserve Line balances.

You can avoid payment of Periodic Finance Charges on new purchases if you pay the New Balance shown on the billing statement on which the purchase first appears by the Payment Due Date, and the Payments and Credits on that statement equal or exceed your Previous Balance. We call this the "grace period." You do not have a grace period on balance transfers or cash advances. Periodic Finance Charges are imposed on new balance transfers and cash advances beginning with the date the transaction occurs.

Periodic Finance Charges are imposed on all transactions and Old Balances until the date of repayment. Repayment means payment of your entire New Balance. However, if you pay the New Balance shown on this billing statement by the Payment Due Date and the Payments and Credits shown on this statement equal or exceed the Previous Balance, we will not impose Periodic Finance Charges on new purchases, that is, purchases first appearing on this statement. If your Account was closed as of: (i) September 27, 1999; or (ii) August 31, 2001 and was formerly a Discover Prime Option, Discover National Alliance for Species Survival or Universal Studios Account, you can avoid payment of Periodic Finance Charges if you pay the New Balance shown on this statement by the Payment Due Date and the Payments and Credits on this statement equal or exceed your Previous Balance. Otherwise, you will receive a billing statement next month that includes Periodic Finance Charges imposed until the date of repayment.

We compute Periodic Finance Charges each day for purchases, cash advances, balance transfers and Old Balances (which we refer to as transaction categories) by using the following equation: Average Daily Balance x number of days in the billing period x Daily Periodic Rate. (Refer to the finance charge summary on the front of your statement for these amounts.) Then we add all the Periodic Finance Charges for each transaction category to get the total Periodic Finance Charges for your Account. The Average Daily Balance is shown as 0 if no Periodic Finance Charges apply to the balance in a transaction category.

We use the two-cycle average daily balance (including new transactions) method of calculating the balance upon which we impose Periodic Finance Charges. This means if you did not pay the New Balance shown on the billing statement you received during the previous billing period by the Payment Due Date, we will impose Periodic Finance Charges on new purchases that first appear on that billing statement, as well as new purchases that first appear on this billing statement, unless we already imposed Periodic Finance Charges on the purchases on your previous billing statement. We compute the average daily balance for each transaction category by adding up all the daily balances in a billing period for a transaction category and dividing the total by the number of days in the billing cycle. We compute the daily balance for each transaction category on each day by first adding the following to the previous day's daily balance: transactions made that day, fees charged that day and Periodic Finance Charges accrued on the previous day's daily balance, and by then subtracting any credits and payments that are applied against the balance of the transaction category on that day. In calculating the daily balance for the previous billing period, we consider the "previous day's daily balance" to have been 0 on the first day of the billing period.

Old Balances are excluded from the balance of the purchase and cash advance transaction categories. Special rate balance transfers and Balance Transfer Transaction Fee Finance Charges are included in the daily balance transfer transaction category. Balance transfers that were subject to an initial special rate that has been terminated due to a late payment are also included in the category until the initial special rate otherwise would have expired. In calculating the daily balance of the balance transfer transaction category on the first day of the billing period, we subtract the unpaid balance of those Balance Transfer Transaction Fee Finance Charges and balance transfers that become purchase rate balance transfers on that day and we add that unpaid balance to the balance of the purchase transaction category.

All fees charged to your Account are added to the purchase transaction category with the exception of Cash Advance Transaction Fee Finance Charges which are added to the cash advance transaction category and Balance Transfer Transaction Fee Finance Charges which are added to the balance transfer transaction category. If a transaction made in a previous billing period is itemized on this statement, we consider the transaction date to be the first day of the current billing period when we calculate your Periodic Finance Charges.

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

The Discover® Classic Card is issued by Discover Bank, Member FDIC.



Closing Date:
December 25, 2001

MCNAMEE, MAUREEN A
account number 6011002710320987
page 2 of 2

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	April 25	Balance
Previous Cashback Bonus Award Balance		\$ 3.55
Purchase Award This Period		+ 0.11
Cashback Bonus Award Total		3.66
Cashback Bonus Award Balance		0.00
Award Available to Redeem		\$ 0.00



new balance
\$1,181.11

minimum payment due
\$24.00

account number 6011 0027 1032 0987
enter amount enclosed below

payment due date
February 24, 2002

\$
You are nearing your credit limit; Call today to request a limit increase.

25 SDSN6A01 0002185

MCNAMEE, MAUREEN A
541 NICHOLS ST APT 2
CLEARFIELD PA 16830-1538

SAVE TODAY! Call 1-800-767-7315 to transfer your higher-rate balances to your Discover® Card or visit Discovercard.com

PO BOX 15251

WILMINGTON DE 19886-5251

Address or telephone change? Please print change in the space above, or go to Discovercard.com.

000006011002710320987011811000000000002400

Discover Card Account Summary

account number	6011 0027 1032 0987
payment due date	February 24, 2002
minimum payment due	\$24.00
credit limit	\$1,200.00
credit available	\$18.00
cash credit limit	\$600.00
cash credit available	\$18.00

Closing Date: January 25, 2002

page 1 of 2

previous balance	\$1,180.01
payments and credits	- 24.00
purchases	+ 10.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 15.10
new balance	= \$1,181.11

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

AWARD

Cashback Bonus® Anniversary Date: April 25

Previous Cashback Bonus Award Balance	\$ 3.66
Purchase Award This Period	+ 0.00
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	3.66

Transactions

	trans. date	post date		
Payments and Credits	Jan 24	Jan 24	PHONE PAYMENT - THANK YOU	\$ -24.00
Other/Miscellaneous	Jan 25	Jan 25	PAY BY PHONE PROCESSING FEE -DBT	10.00

SMART SHOPPERS TIP. Avoid the crowds and save money at the same time: Shop Online at Discovercard.com. You'll find outstanding savings from your favorite retailers -- Amazon.com, FTD.com, OmahaSteaks.com and others -- at the Internet ShopCenter(SM). Visit Discovercard.com, click on ShopCenter, and the savings are yours!

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
<i>current billing period: 31 days</i>					
Purchases	\$1186.08	0.04107%	14.99% F	14.99%	\$15.10
Cash Advances	\$0	0.06025%	21.99% F	21.99%	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD (Telecommunications Device for the Deaf) assistance, see reverse side. Send billing error notice to: Discover Card; P.O. Box 15192; Wilmington, DE 19850-5192.

Important Information. If there is more than one page to this billing statement, see the back of each page for additional 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.

Billing Rights Summary. In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the billing error notice address shown on the front under the section where APRs are displayed, as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and Account number.
- The dollar amount of the suspected error.

• Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

SDSN6A01 0002185 7

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the goods or services, all purchases are covered regardless of the amount or location of purchase.)

Payments. Send payments and the top portion of this statement in the envelope provided to the address indicated on the front of the first page. If you have misplaced your envelope, send your payment to Discover Bank, PO Box 15251, Wilmington, DE 19886-5251. Payments received before 1PM Monday through Friday will be posted to your Account as of that day; payments received on or after 1PM or on a weekend or bank holiday will be posted to your Account as of the next business day. Do not send cash. The processing of your payment may be delayed if you send cash or correspondence with your payment, if you send the payment to any other address or if you use an envelope other than the one provided. Please allow 7-10 days for delivery.

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 Classic Card, PO Box 15316, Wilmington DE 19850-5316. Please include your name, address, home telephone number and Account number.

Periodic Finance Charges. Except as provided below, we will impose Periodic Finance Charges on purchases, cash advances and balance transfers beginning with the date the transaction occurs until the date of repayment and on Old Balances until the date of repayment. Old balances are comprised of either purchases and cash advances made on or prior to the last day of your billing period ending during February 1993 or Reserve Line balances.

You can avoid payment of Periodic Finance Charges on new purchases if you pay the New Balance shown on the billing statement on which the purchase first appears by the Payment Due Date, and the Payments and Credits on that statement equal or exceed your Previous Balance. We call this the "grace period". You do not have a grace period on balance transfers or cash advances. Periodic Finance Charges are imposed on new balance transfers and cash advances beginning with the date the transaction occurs.

Periodic Finance Charges are imposed on all transactions and Old Balances until the date of repayment. Repayment means payment of your entire New Balance. However, if you pay the New Balance shown on this billing statement by the Payment Due Date, and the Payments and Credits shown on this statement equal or exceed the Previous Balance, we will not impose Periodic Finance Charges on new purchases; that is, purchases first appearing on this statement. If your Account was closed as of: (i) September 27, 1999; or (ii) August 31 2001 and was formerly a Discover Prime Option, Discover National Alliance for Species Survival or Universal Studios Account, you can avoid payment of Periodic Finance Charges if you pay the New Balance shown on this statement by the Payment Due Date and the Payments and Credits on this statement equal or exceed your Previous Balance. Otherwise, you will receive a billing statement next month that includes Periodic Finance Charges imposed until the date of repayment.

We compute Periodic Finance Charges each day for purchases, cash advances, balance transfers and Old Balances (which we refer to as transaction categories) by using the following equation: Average Daily Balance x number of days in the billing period x Daily Periodic Rate. (Refer to the finance charge summary on the front of your statement for these amounts.) Then we add all the Periodic Finance Charges for each transaction category to get the total Periodic Finance Charges for your Account. The Average Daily Balance is shown as 0 if no Periodic Finance Charges apply to the balance in a transaction category.

We use the two-cycle average daily balance (including new transactions) method of calculating the balance upon which we impose Periodic Finance Charges. This means if you did not pay the New Balance shown on the billing statement you received during the previous billing period by the Payment Due Date, we will impose Periodic Finance Charges on new purchases that first appear on that billing statement, as well as new purchases that first appear on this billing statement, unless we already imposed Periodic Finance Charges on the purchases on your previous billing statement. We compute the average daily balance for each transaction category by adding up all the daily balances in a billing period for a transaction category and dividing the total by the number of days in the billing cycle. We compute the daily balance for each transaction category on each day by first adding the following to the previous day's daily balance: transactions made that day, fees charged that day and Periodic Finance Charges accrued on the previous day's daily balance; and by then subtracting any credits and payments that are applied against the balance of the transaction category on that day. In calculating the daily balance for the previous billing period, we consider the "previous day's daily balance" to have been 0 on the first day of the billing period.

Old Balances are excluded from the balance of the purchase and cash advance transaction categories. Special rate balance transfers and Balance Transfer Transaction Fee Finance Charges are included in the daily balance transfer transaction category. Balance transfers that were subject to an initial special rate that has been terminated due to a late payment are also included in the category until the initial special rate otherwise would have expired. In calculating the daily balance of the balance transfer transaction category on the first day of the billing period, we subtract the unpaid balance of those Balance Transfer Transaction Fee Finance Charges and balance transfers that become purchase rate balance transfers on that day and we add that unpaid balance to the balance of the purchase transaction category.

All fees charged to your Account are added to the purchase transaction category with the exception of Cash Advance Transaction Fee Finance Charges which are added to the cash advance transaction category and Balance Transfer Transaction Fee Finance Charges which are added to the balance transfer transaction category. If a transaction made in a previous billing period is itemized on this statement, we consider the transaction date to be the first day of the current billing period when we calculate your Periodic Finance Charges.

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

The Discover® Classic Card is issued by Discover Bank, Member FDIC.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	April 25	Balance
Previous Cashback Bonus Award Balance		\$ 3.66
Purchase Award This Period		+ 0.00
Cashback Bonus Award Total		3.66
Cashback Bonus Award Balance		0.00
Award Available to Redeem		\$ 0.00



new balance
\$1,187.40

minimum payment due
\$24.00

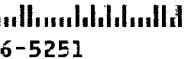
account number 6011 0027 1032 0987
enter amount enclosed below:

payment due date
March 24, 2002

\$
You are nearing your credit limit. Call today to request a limit increase.

25 SDSN6A01 0002156
MCNAMEE, MAUREEN A
541 NICHOLS ST APT 2
CLEARFIELD PA 16830-1538

SAVE TODAY! Call 1-800-767-7315 to transfer your higher-rate balances to your Discover® Card or visit Discovercard.com

PO BOX 15251 
WILMINGTON DE 19886-5251

Address or telephone change? Please print change in the space above, or go to Discovercard.com.

000006011002710320987011874000030000002400

Discover Card Account Summary

account number 6011 0027 1032 0987
payment due date March 24, 2002
minimum payment due \$24.00
credit limit \$1,200.00
credit available \$12.00
cash credit limit \$600.00
cash credit available \$12.00

Closing Date: February 25, 2002

page 1 of 2

previous balance	\$1,181.11
payments and credits	- 30.00
purchases	+ 16.95
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 15.34
new balance	= \$1,187.40

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus®

AWARD

Only two months before your anniversary – use your Discover Card to earn a higher Cashback Bonus(R) award.

Cashback Bonus® Anniversary Date: April 25

Previous Cashback Bonus Award Balance	\$ 3.56
Purchase Award This Period	+ 0.08
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	3.74

Transactions

	trans. date	post date		
Payments and Credits	Feb 18	Feb 18	PAYMENT - THANK YOU	\$ -30.00
Merchandise/Retail	Jan 27	Jan 27	WALMRT SUPERCNT 002129 CLEARFIELD PA	16.95

Great Balance Transfer Rates. Call 1-800-767-7339 to find out if a Balance Transfer rate is available for you.

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days					
Purchases	\$1199.14	0.05203%	18.99% F	18.99%	\$19.54 none
Cash Advances	\$0	0.06299%	22.99% F	22.99%	\$0 \$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD (Telecommunication Device for the Deaf) assistance, see reverse side. Send billing error notice to: Discover Card, P.O. Box 15-92, Wilmington, DE 19850-5192.

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- Your name and Account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

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Payments. Send payments and the top portion of this statement in the envelope provided to the address indicated on the front of the first page. If you have misplaced your envelope, send your payment to Discover Bank, PO Box 15251, Wilmington, DE 19886-5251. Payments received before 1PM Monday through Friday will be posted to your Account as of that day; payments received on or after 1PM or on a weekend or bank holiday will be posted to your Account as of the next business day. Do not send cash. The processing of your payment may be delayed if you send cash or correspondence with your payment, if you send the payment to any other address or if you use an envelope other than the one provided. Please allow 7-10 days for delivery.

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 Classic Card, PO Box 15316, Wilmington DE 19850-5316. Please include your name, address, home telephone number and Account number.

Periodic Finance Charges. Except as provided below, we will impose Periodic Finance Charges on purchases, cash advances and balance transfers beginning with the date the transaction occurs until the date of repayment and on Old Balances until the date of repayment. Old balances are comprised of either purchases and cash advances made on or prior to the last day of your billing period ending during February 1993 or Reserve Line balances.

You can avoid payment of Periodic Finance Charges on new purchases if you pay the New Balance shown on the billing statement on which the purchase first appears by the Payment Due Date, and the Payments and Credits on that statement equal or exceed your Previous Balance. We call this the "grace period". You do not have a grace period on balance transfers or cash advances. Periodic Finance Charges are imposed on new balance transfers and cash advances beginning with the date the transaction occurs.

Periodic Finance Charges are imposed on all transactions and Old Balances until the date of repayment. Repayment means payment of your entire New Balance. However, if you pay the New Balance shown on this billing statement by the Payment Due Date, and the Payments and Credits shown on this statement equal or exceed the Previous Balance, we will not impose Periodic Finance Charges on new purchases, that is purchases first appearing on this statement. If your Account was closed as of: (i) September 27, 1999; or (ii) August 31, 2001 and was formerly a Discover Prime Option, Discover National Alliance for Species Survival, or Universal Studios Account, you can avoid payment of Periodic Finance Charges if you pay the New Balance shown on this statement by the Payment Due Date and the Payments and Credits on this statement equal or exceed your Previous Balance. Otherwise, you will receive a billing statement next month that includes Periodic Finance Charges imposed until the date of repayment.

We compute Periodic Finance Charges each day for purchases, cash advances, balance transfers and Old Balances (which we refer to as transaction categories) by using the following equation: Average Daily Balance x number of days in the billing period x Daily Periodic Rate. (Refer to the finance charge summary on the front of your statement for these amounts.) Then we add all the Periodic Finance Charges for each transaction category to get the total Periodic Finance Charges for your Account. The Average Daily Balance is shown as 0 if no Periodic Finance Charges apply to the balance in a transaction category.

We use the two-cycle average daily balance (including new transactions) method of calculating the balance upon which we impose Periodic Finance Charges. This means if you did not pay the New Balance shown on the billing statement you received during the previous billing period by the Payment Due Date, we will impose Periodic Finance Charges on new purchases that first appeared on that billing statement, as well as new purchases that first appear on this billing statement, unless we already imposed Periodic Finance Charges on the purchases on your previous billing statement. We compute the average daily balance for each transaction category by adding up all the daily balances in a billing period for a transaction category and dividing the total by the number of days in the billing cycle. We compute the daily balance for each transaction category on each day by first adding the following to the previous day's daily balance: transactions made that day, fees charged that day and Periodic Finance Charges accrued on the previous day's daily balance; and by then subtracting any credits and payments that are applied against the balance of the transaction category on that day. In calculating the daily balance for the previous billing period, we consider the "previous day's daily balance" to have been 0 on the first day of the billing period.

Old Balances are excluded from the balance of the purchase and cash advance transaction categories. Special rate balance transfers and Balance Transfer Transaction Fee Finance Charges are included in the daily balance transfer transaction category. Balance transfers that were subject to an initial special rate that has been terminated due to a late payment are also included in the category until the initial special rate otherwise would have expired. In calculating the daily balance of the balance transfer transaction category on the first day of the billing period, we subtract the unpaid balance of those Balance Transfer Transaction Fee Finance Charges and balance transfers that become purchase rate balance transfers on that day and we add that unpaid balance to the balance of the purchase transaction category.

All fees charged to your Account are added to the purchase transaction category with the exception of Cash Advance Transaction Fee Finance Charges which are added to the cash advance transaction category and Balance Transfer Transaction Fee Finance Charges which are added to the balance transfer transaction category. If a transaction made in a previous billing period is itemized on this statement, we consider the transaction date to be the first day of the current billing period when we calculate your Periodic Finance Charges.

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

The Discover® Classic Card is issued by Discover Bank, Member FDIC.

SDSN6A01 0002186 7

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	April 25	Balance
Previous Cashback Bonus Award Balance		\$ 3.66
Purchase Award This Period		+ 0.08
Cashback Bonus Award Total		3.74
Cashback Bonus Award Balance		0.00
Award Available to Redeem		\$ 0.00



new balance
\$1,234.51

minimum payment due
\$25.00

account number 6011 0027 1032 0987
enter amount enclosed below

payment due date
April 24, 2002

\$
Please make check payable to Discover Card. You
are overlimit. Please pay your minimum payment plus
\$ 34.51.

25 SDSN6A01 00C2187
MCNAMEE, MAUREEN A
541 NICHOLS ST APT 2
CLEARFIELD PA 16830-1538

SAVE TODAY! Call 1-800-767-7315 to
transfer your higher-rate balances to your
Discover® Card or visit Discovercard.com

PO BOX 15251
WILMINGTON DE 19886-5251

Address or telephone change? Please print change in the space above,
or go to Discovercard.com.

000006011002710320987012345100025000002500

Discover Card Account Summary

account number 6011 0027 1032 0987
payment due date April 24, 2002
minimum payment due \$25.00
credit limit \$1,200.00
credit available \$0.00
cash credit limit \$600.00
cash credit available \$0.00

Closing Date: March 25, 2002

page 1 of 3

previous balance	\$ 1,187.40
payments and credits	- 25.00
purchases	+ 54.39
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 17.72
new balance	= \$1,234.51

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus® AWARD

Cashback Bonus® Anniversary Date: April 25

Previous Cashback Bonus Award Balance	\$ 3.74
Purchase Award This Period	+ 0.13
Other Awards This Period	+ 0.03
Cashback Bonus Award Total	3.87

Transactions

	trans. date	post date		
Payments and Credits	Mar 21	Mar 21	PAYMENT - THANK YOU	\$ -25.00
Merchandise/Retail	Feb 24	Feb 26	TAM*WINDSOR COLLECTION 440-826-1712 OH	25.39
Other/Miscellaneous	Mar 25	Mar 25	OVERLIMIT FEE	29.00

Your balance has exceeded your Account credit limit by \$ 34.51. An overlimit fee may be assessed for each billing period you exceed your Account credit limit.

We understand how important your credit is to you! Please remember that we must receive payments by the payment due date. For your convenience, you may make payments online at Discovercard.com, over the phone (processing fee extra), or by mail. Allow 7 to 10 days for mail delivery.

Secure Shopping Online. You can shop online without revealing your credit card number on websites! At Discovercard.com register and download Discover Deskshop(R), a special online service that provides this extra level of security for Internet shoppers - a Single-Use Card Number(SM) for each online store where you shop with your Discover(R) Card.

Important Information. If there is more than one page to this billing statement, see the back of each page for additional 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.

Billing Rights Summary. In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the billing error notice address shown on the front under the section where APRs are displayed, as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and Account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

SDSN6A01 0002187 07

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the goods or services, all purchases are covered regardless of the amount or location of purchase.)

Payments. Send payments and the top portion of this statement in the envelope provided to the address indicated on the front of the first page. If you have misplaced your envelope, send your payment to Discover Bank, PO Box 15251, Wilmington, DE 19886-5251. Payments received before 1PM Monday through Friday will be posted to your Account as of that day, payments received on or after 1PM or on a weekend or bank holiday will be posted to your Account as of the next business day. Do not send cash. The processing of your payment may be delayed if you send cash or correspondence with your payment, if you send the payment to any other address or if you use an envelope other than the one provided. Please allow 7-10 days for delivery.

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 Classic Card, PO Box 15316, Wilmington DE 19850-5316. Please include your name, address, home telephone number and Account number.

Periodic Finance Charges. Except as provided below, we will impose Periodic Finance Charges on purchases, cash advances and balance transfers beginning with the date the transaction occurs until the date of repayment and on Old Balances until the date of repayment. Old Balances are comprised of either purchases and cash advances made on or prior to the last day of your billing period ending during February 1993 or Reserve Line balances.

You can avoid payment of Periodic Finance Charges on new purchases if you pay the New Balance shown on the billing statement on which the purchase first appears by the Payment Due Date, and the Payments and Credits on that statement equal or exceed your Previous Balance. We call this the "grace period." You do not have a grace period on balance transfers or cash advances. Periodic Finance Charges are imposed on new balance transfers and cash advances beginning with the date the transaction occurs.

Periodic Finance Charges are imposed on all transactions and Old Balances until the date of repayment. Repayment means payment of your entire New Balance. However, if you pay the New Balance shown on this billing statement by the Payment Due Date, and the Payments and Credits shown on this statement equal or exceed the Previous Balance we will not impose Periodic Finance Charges on new purchases, that is, purchases first appearing on this statement. If your Account was closed as of: (i) September 27,1999; or (ii) August 31,2001 and was formerly a Discover® Prime Option, Discover National Alliance for Species Survival® or Universal Studios Account; or (iii) September 30, 2001 and was formerly Discover Smithsonian Account, you can avoid payment of Periodic Finance Charges if you pay the New Balance shown on this statement by the Payment Due Date and the Payments and Credits on this statement equal or exceed your Previous Balance. Otherwise, you will receive a billing statement next month that includes Periodic Finance Charges imposed until the date of repayment.

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For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

The Discover® Classic Card is issued by Discover Bank, Member FDIC.

Balance Transfers are the perfect solution.

Increase your buying power, save money and pay fewer bills.

Get what you need with Balance Transfers:
Take a family vacation, redo your bathroom,
cover unexpected expenses – it's up to you!**Save money:** Use Discover[®] Card Balance
Transfers to pay off your higher-rate credit card
accounts, loans and bills.

Transfer Balances 3 easy ways:



Call 1-800-767-7315

Visit us online at
Discovercard.comLook for
Balance Transfer
checks in the mail

Closing Date: March 25, 2002

page 2 of 3

No Payments! No Late Fees! No Finance Charges! If you lose your job, suffer a disability or take an unpaid leave of absence from work, Discover(R) AccountGuard(R) frees you from making Discover Card payments. You pay no monthly payments, fees or finance charges for up to two years (up to 3 mos. for a leave of absence). Call 1-877-883-1959 now.

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
<i>current billing period: 28 days</i>					
Purchases	\$1216.87	0.05203%	18.99% F	18.99%	\$17.72
Cash Advances	\$0	0.06299%	22.99% F	22.99%	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD (Telecommunication Device for the Deaf) assistance, see reverse side. Send billing error notice to: Discover Card; P.O. Box 15192; Wilmington, DE 19850-5192.

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	April 25	Balance
Previous Cashback Bonus Award Balance		\$ 3.74
Purchase Award This Period		+ 0.13
Cashback Bonus Award Total		3.87
Cashback Bonus Award Balance		0.00
Award Available to Receem		\$ 0.00



new balance
\$1,318.58

minimum payment due
\$52.00

account number 6011 0027 1032 0987
enter amount enclosed below

payment due date
May 24, 2002

\$
Please make check payable to Discover Card. You
are overlimit. Please pay your minimum payment plus
\$ 118.58.

25 SDSN6A01 0002188
MCNAMEE, MAUREEN A
541 NICHOLS ST APT 2
CLEARFIELD PA 16830-1538

SAVE TODAY! Call 1-800-767-7315 to
transfer your higher-rate balances to your
Discover® Card or visit Discovercard.com

PO BOX 15251 
WILMINGTON DE 19886-5251

Address or telephone change? Please print change in the space above,
or go to Discovercard.com.

000006011002710320987013185800000000005200

Discover Card Account Summary

account number 6011 0027 1032 0987
payment due date May 24, 2002
minimum payment due \$52.00
credit limit \$1,200.00
credit available \$0.00
cash credit limit \$600.00
cash credit available \$0.00

Closing Date: April 25, 2002

page 1 of 2

previous balance	\$1,234.51
payments and credits	- 0.00
purchases	+ 64.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 20.07
new balance	= \$1,318.58

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

AWARD

Happy Anniversary! Your Cashback
Bonus(R) award is under \$20.00. It will be
credited directly to your account.

Cashback Bonus® Anniversary Date: April 25

Previous Cashback Bonus Award Balance	\$ 3.87
Purchase Award This Period	+ 0.00
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	3.87

Transactions

	trans. date	post date		
Other/Miscellaneous	Apr 25	Apr 25	LATE FEE	\$ 35.00
	Apr 25	Apr 25	OVERLIMIT FEE	\$ 29.00

***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION *****
Your account is past due. Please pay the past due amount now, or contact us to make other arrangements.

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
<i>current billing period: 31 days</i>					
Purchases	\$1244.20	0.05203%	18.99% F	\$20.07	none
Cash Advances	\$0	0.06299%	22.99% F	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD (Telecommunication Device for the Deaf) assistance, see reverse side. Send billing error notice to: Discover Card; P.O. Box 15192; Wilmington, DE 19850-5192.

Important Information. If there is more than one page to this billing statement, see the back of each page for additional 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.

Billing Rights Summary. In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the billing error notice address shown on the front under the section where APRs are displayed, as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and Account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

SDSNSA01 0002188 X7

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the goods or services all purchases are covered regardless of the amount or location of purchase.)

Payments. Send payments and the top portion of this statement in the envelope provided to the address indicated on the front of the first page. If you have misplaced your envelope send your payment to Discover Bank, PO Box 15251, Wilmington, DE 19886-5251. Payments received before 1PM Monday through Friday will be posted to your Account as of that day, payments received on or after 1PM or on a weekend or bank holiday will be posted to your Account as of the next business day. Do not send cash. The processing of your payment may be delayed if you send cash or correspondence with your payment, if you send the payment to any other address or if you use an envelope other than the one provided. Please allow 7-10 days for delivery.

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 Classic Card, PO Box 15316, Wilmington DE 19850-5316. Please include your name, address, home telephone number and Account number.

Periodic Finance Charges. Except as provided below, we will impose Periodic Finance Charges on purchases, cash advances and balance transfers beginning with the date the transaction occurs until the date of repayment and on Old Balances until the date of repayment. Old Balances are comprised of either purchases and cash advances made on or prior to the last day of your billing period ending during February 1993 or Reserve Line balances.

You can avoid payment of Periodic Finance Charges on new purchases if you pay the New Balance shown on the billing statement on which the purchase first appears by the Payment Due Date, and the Payments and Credits on that statement equal or exceed your Previous Balance. We call this the "grace period". You do not have a grace period on balance transfers or cash advances. Periodic Finance Charges are imposed on new balance transfers and cash advances beginning with the date the transaction occurs.

Periodic Finance Charges are imposed on all transactions and Old Balances until the date of repayment. Repayment means payment of your entire New Balance. However, if you pay the New Balance shown on this billing statement by the Payment Due Date, and the Payments and Credits shown on this statement equal or exceed the Previous Balance, we will not impose Periodic Finance Charges on new purchases that is, purchases first appearing on this statement. If your Account was closed as of: (i) September 27, 1999, or (ii) August 31, 2001 and was formerly a Discover® Prime Option, Discover National Alliance for Species Survival® or Universal Studios Account; or (iii) September 30, 2001 and was formerly a Discover Smithsonian Account, you can avoid payment of Periodic Finance Charges if you pay the New Balance shown on this statement by the Payment Due Date and the Payments and Credits on this statement equal or exceed your Previous Balance. Otherwise, you will receive a billing statement next month that includes Periodic Finance Charges imposed until the date of repayment.

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All fees charged to your Account are added to the purchase transaction category with the exception of Cash Advance Transaction Fee Finance Charges which are added to the cash advance transaction category and Balance Transfer Transaction Fee Finance Charges which are added to the balance transfer transaction category. If a transaction made in a previous billing period is itemized on this statement, we consider the transaction date to be the first day of the current billing period when we calculate your Periodic Finance Charges.

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

The Discover® Classic Card is issued by Discover Bank, Member FDIC.

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date: April 25	Balance
Previous Cashback Bonus Award Balance	\$ 3.87
Purchase Award This Period	+ 0.00
Cashback Bonus Award Total	3.87
Cashback Bonus Award Balance	0.00
Award Available to Redeem	\$ 0.00



new balance
\$1,400.48

minimum payment due
\$76.13

payment due date
June 24, 2002

account number 6011 0027 1032 0987
enter amount enclosed below

\$

Please make check payable to Discover Card. You are overlimit. Please pay your minimum payment plus \$ 200.48.

25 SDSN6A01 0002189

MCNAMEE, MAUREEN A
541 NICHOLS ST APT 2
CLEARFIELD PA 16830-1538

SAVE TODAY! Call 1-800-767-7315 to transfer your higher-rate balances to your Discover® Card or visit Discovercard.com.

PO BOX 15251 
WILMINGTON DE 19886-5251

Address or telephone change? Please print change in the space above, or go to Discovercard.com.

000006011002710320987014004800000000007613

Discover Card Account Summary

account number	6011 0027 1032 0987
payment due date	June 24, 2002
minimum payment due	\$76.13
credit limit	\$1,200.00
credit available	\$0.00
cash credit limit	\$600.00
cash credit available	\$0.00

Closing Date: May 25, 2002

page 1 of 3

previous balance	\$1,318.58
payments and credits	- 3.87
purchases	+ 64.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 21.77
new balance	= \$1,400.48

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

Cashback Bonus® AWARD

Cashback Bonus® Anniversary Date: April 25

Previous Cashback Bonus Award Balance	\$ 0.00
Purchase Award This Period	+ 0.00
Cashback Bonus Award Total	0.00
Redemptions This Period	- 0.00
Cashback Bonus Award Balance	0.00
Award Available to Redeem	\$ 0.00

Transactions

	trans. date	post date		
Award and Rebate Credits	Apr 26	Apr 26	CASHBACK BONUS CREDIT	\$ -3.87
Other/Miscellaneous	May 25	May 25	OVERLIMIT FEE	29.00
	May 25	May 25	LATE FEE	35.00

***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION *****
We previously requested the past due amount on your account. We have no record of receiving payment. The amount due should be paid at once.

As a Discover(R) Cardmember, you can get cash quickly and easily – just about anytime, anywhere. To find the nearest cash locations, select your PIN or order Discover Card checks, call 1-800-DISCOVER (1-800-347-2683). And don't forget to visit our website at Discovercard.com to search for cash locations nearest you.

Great Balance Transfer Rates! Call 1-800-767-7339 to find out if a Balance Transfer rate is available for you.

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SDSNBA01 0002189 X7

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- Your name and Account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

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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 Classic Card, PO Box 15316, Wilmington DE 19850-5316. Please include your name, address, home telephone number and Account number.

Periodic Finance Charges. Except as provided below, we will impose Periodic Finance Charges on purchases, cash advances and balance transfers beginning with the date the transaction occurs until the date of repayment and on Old Balances until the date of repayment. Old Balances are comprised of either purchases and cash advances made on or prior to the last day of your billing period ending during February 1993 or Reserve Line balances.

You can avoid payment of Periodic Finance Charges on new purchases if you pay the New Balance shown on the billing statement on which the purchase first appears by the Payment Due Date, and the Payments and Credits on that statement equal or exceed your Previous Balance. We call this the "grace period". You do not have a grace period on balance transfers or cash advances. Periodic Finance Charges are imposed on new balance transfers and cash advances beginning with the date the transaction occurs.

Periodic Finance Charges are imposed on all transactions and Old Balances until the date of repayment. Repayment means payment of your entire New Balance. However, if you pay the New Balance shown on this billing statement by the Payment Due Date, and the Payments and Credits shown on this statement equal or exceed the Previous Balance, we will not impose Periodic Finance Charges on new purchases, that is, purchases first appearing on this statement. If your Account was closed as of: (i) September 27 1999; or (ii) August 31 2001 and was formerly a Discover® Prime Option, Discover National Alliance for Species Survival® or Universal Studios Account; or (iii) September 30, 2001 and was formerly a Discover Smithsonian Account, you can avoid payment of Periodic Finance Charges if you pay the New Balance shown on this statement by the Payment Due Date and the Payments and Credits on this statement equal or exceed your Previous Balance. Otherwise, you will receive a billing statement next month that includes Periodic Finance Charges imposed until the date of repayment.

We compute Periodic Finance Charges each day for purchases, cash advances, balance transfers and Old Balances (which we refer to as transaction categories) by using the following equation: Average Daily Balance x number of days in the billing period x Daily Periodic Rate. (Refer to the finance charge summary on the front of your statement for these amounts.) Then we add all the Periodic Finance Charges for each transaction category to get the total Periodic Finance Charges for your Account. The Average Daily Balance is shown as 0 if no Periodic Finance Charges apply to the balance in a transaction category.

We use the two-cycle average daily balance (including new transactions) method of calculating the balance upon which we impose Periodic Finance Charges. This means if you did not pay the New Balance shown on the billing statement you received during the previous billing period by the Payment Due Date, we will impose Periodic Finance Charges on new purchases that first appeared on that billing statement, as well as new purchases that first appear on this billing statement, unless we already imposed Periodic Finance Charges on the purchases on your previous billing statement. We compute the average daily balance for each transaction category by adding up all the daily balances in a billing period for a transaction category and dividing the total by the number of days in the billing cycle. We compute the daily balance for each transaction category on each day by first adding the following to the previous day's daily balance: transactions made that day, fees charged that day and Periodic Finance Charges accrued on the previous day's daily balance, and by then subtracting any credits and payments that are applied against the balance of the transaction category on that day. In calculating the daily balance for the previous billing period, we consider the "previous day's daily balance" to have been 0 on the first day of the billing period.

Old Balances are excluded from the balance of the purchase and cash advance transaction categories. Special rate balance transfers and Balance Transfer Transaction Fee Finance Charges are included in the daily balance transfer transaction category. Balance transfers that were subject to an initial special rate that has been terminated due to a late payment or because you exceeded your Account credit limit are also included in the category until the initial special rate otherwise would have expired. In calculating the daily balance of the balance transfer transaction category on the first day of the billing period, we subtract the unpaid balance of those Balance Transfer Transaction Fee Finance Charges and balance transfers that become purchase rate balance transfers on that day and we add that unpaid balance to the balance of the purchase transaction category.

All fees charged to your Account are added to the purchase transaction category with the exception of Cash Advance Transaction Fee Finance Charges which are added to the cash advance transaction category and Balance Transfer Transaction Fee Finance Charges which are added to the balance transfer transaction category. If a transaction made in a previous billing period is itemized on this statement, we consider the transaction date to be the first day of the current billing period when we calculate your Periodic Finance Charges.

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

The Discover® Classic Card is issued by Discover Bank, Member FDIC.

Balance Transfers are the perfect solution.

Increase your buying power, save money and pay fewer bills.

Get what you need with Balance Transfers: Take a family vacation, redo your bathroom, cover unexpected expenses – it's up to you!

Save money: Use Discover[®] Card Balance Transfers to pay off your higher-rate credit card accounts, loans and bills.

Transfer Balances 3 easy ways:



Call 1-800-767-7315

Visit us online at
Discovercard.comLook for
Balance Transfer
checks in the mail

Closing Date: May 25, 2002

page 2 of 3

Click. Pay. Win. Online Sweepstakes. From now until May 31, pay your Discover(R) Card bill online for a chance to win \$100, \$1,000 or even \$10,000.* *For official sweepstakes rules, visit Discovercard.com. No purchase, payment or card application necessary to enter or win a prize.

Optional Discover(R) AccountGuard(R) gives you the ability to put your minimum Account payments on hold in the event of job loss, disability, or leave of absence from work. You pay no monthly payments, fees or finance charges for up to 2 years (up to 3 mos. for leave of absence). For details and to enroll, see the flap on your payment envelope.

Planning on remodeling or redecorating your home this spring? Be sure to visit Discovercard.com's ShopCenter(SM) to find out about great home improvement offers from merchants such as Bed Bath & Beyond(R), Jennifer Convertibles(R), American Blind & Wallpaper, Cooking.com and more!

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
<i>current billing period: 30 days</i>					
Purchases	\$1325.20	0.05477%	19.99% F	19.99%	\$21.77
Cash Advances	\$0	0.06299%	22.99% F	22.99%	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD (Telecommunication Device for the Deaf) assistance, see reverse side. Send billing error notice to: Discover Card; P.O. Box 15192; Wilmington, DE 19850-5192.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	April 25	Balance
Previous Cashback Bonus Award Balance		\$ 0.00
Purchase Award This Period		+ 0.00
Cashback Bonus Award Total		0.00
Cashback Bonus Award Balance		0.00
Award Available to Redeem		\$ 0.00



new balance
\$1,488.45

minimum payment due
\$106.13

account number 6011 0027 1032 0987
enter amount enclosed below

payment due date
July 24, 2002

\$
Please make check payable to Discover Card. You
are overlimit. Please pay your minimum payment plus
\$ 288.45.

25 SDSN6A01 0002190

MCNAMEE, MAUREEN A
541 NICHOLS ST APT 2
CLEARFIELD PA 16830-1538

SAVE TODAY! Call 1-800-767-7315 to
transfer your higher-rate balances to your
Discover® Card or visit Discovercard.com.

PO BOX 15251
WILMINGTON DE 19886-5251

Address or telephone change? Please print change in the space above,
or go to Discovercard.com.

000006011002710320987014884500000000010613

Discover Card Account Summary

account number 6011 0027 1032 0987
payment due date July 24, 2002
minimum payment due \$106.13
credit limit \$1,200.00
credit available \$0.00
cash credit limit \$600.00
cash credit available \$0.00

Closing Date: June 25, 2002

page 1 of 2

previous balance	\$1,400.48
payments and credits	- 0.00
purchases	+ 64.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 23.97
new balance	= \$1,488.45

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus® AWARD

Cashback Bonus® Anniversary Date: April 25

Previous Cashback Bonus Award Balance	\$ 0.00
Purchase Award This Period	+ 0.00
Cashback Bonus Award Total	0.00
Redemptions This Period	- 0.00
Cashback Bonus Award Balance	0.00
Award Available to Redeem	\$ 0.00

Transactions

	trans. date	post date		
Other/Miscellaneous	Jun 25	Jun 25	OVERLIMIT FEE	\$ 29.00
	Jun 25	Jun 25	LATE FEE	\$ 35.00

***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION *****
Your account is seriously past due. Payment of the amount due and arrangements for future payments should be made
immediately.

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
<i>current billing period: 31 days</i>					
Purchases	\$1412.05	0.05477%	19.99% F	19.99%	\$23.97
Cash Advances	\$0	0.06299%	22.99% F	22.99%	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Questions? Call 1-800-DISCOVER (1-800-347-2883) or log on to Discovercard.com. For TDD (Telecommunication Device for
the Deaf) assistance, see reverse side. Send billing error notice to: Discover Card; P.O. Box 15192; Wilmington, DE 19850-5192.

Important Information. If there is more than one page to this billing statement, see the back of each page for additional 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.

Billing Rights Summary. In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the billing error notice address shown on the front under the section where APRs are displayed, as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and Account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the goods or services, all purchases are covered regardless of the amount or location of purchase.)

Payments. Send payments and the top portion of this statement in the envelope provided to the address indicated on the front of the first page. If you have misplaced your envelope, send your payment to Discover Bank, PO Box 15251, Wilmington, DE 19886-5251. Payments received before 1PM Monday through Friday will be posted to your Account as of that day; payments received on or after 1PM or on a weekend or bank holiday will be posted to your Account as of the next business day. Do not send cash. The processing of your payment may be delayed if you send cash or correspondence with your payment, if you send the payment to any other address or if you use an envelope other than the one provided. Please allow 7-10 days for delivery.

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 Classic Card, PO Box 15316, Wilmington DE 19850-5316. Please include your name, address, home telephone number and Account number.

Periodic Finance Charges. Except as provided below, we will impose Periodic Finance Charges on purchases, cash advances and balance transfers beginning with the date the transaction occurs until the date of repayment and on Old Balances until the date of repayment. Old Balances are comprised of either purchases and cash advances made on or prior to the last day of your billing period ending during February 1993 or Reserve Line balances.

You can avoid payment of Periodic Finance Charges on new purchases if you pay the New Balance shown on the billing statement on which the purchase first appears by the Payment Due Date, and the Payments and Credits on that statement equal or exceed your Previous Balance. We call this the "grace period". You do not have a grace period on balance transfers or cash advances. Periodic Finance Charges are imposed on new balance transfers and cash advances beginning with the date the transaction occurs.

Periodic Finance Charges are imposed on all transactions and Old Balances until the date of repayment. Repayment means payment of your entire New Balance. However, if you pay the New Balance shown on this billing statement by the Payment Due Date, and the Payments and Credits shown on this statement equal or exceed the Previous Balance, we will not impose Periodic Finance Charges on new purchases, that is, purchases first appearing on this statement. If your Account was closed as of: (i) September 27, 1999; or (ii) August 31, 2001 and was formerly a Discover® Prime Option, Discover National Alliance for Species Survival® or Universal Studios Account, or (iii) September 30, 2001 and was formerly a Discover Smithsonian Account, you can avoid payment of Periodic Finance Charges if you pay the New Balance shown on this statement by the Payment Due Date and the Payments and Credits on this statement equal or exceed your Previous Balance. Otherwise, you will receive a billing statement next month that includes Periodic Finance Charges imposed until the date of repayment.

We compute Periodic Finance Charges each day for purchases, cash advances, balance transfers and Old Balances (which we refer to as transaction categories) by using the following equation: Average Daily Balance x number of days in the billing period x Daily Periodic Rate. (Refer to the finance charge summary on the front of your statement for these amounts.) Then we add all the Periodic Finance Charges for each transaction category to get the total Periodic Finance Charges for your Account. The Average Daily Balance is shown as 0 if no Periodic Finance Charges apply to the balance in a transaction category.

We use the two-cycle average daily balance (including new transactions) method of calculating the balance upon which we impose Periodic Finance Charges. This means if you did not pay the New Balance shown on the billing statement you received during the previous billing period by the Payment Due Date, we will impose Periodic Finance Charges on new purchases that first appeared on that billing statement, as well as new purchases that first appear on this billing statement unless we already imposed Periodic Finance Charges on the purchases on your previous billing statement. We compute the average daily balance for each transaction category by adding up all the daily balances in a billing period for a transaction category and dividing the total by the number of days in the billing cycle. We compute the daily balance for each transaction category on each day by first adding the following to the previous day's daily balance: transactions made that day, fees charged that day and Periodic Finance Charges accrued on the previous day's daily balance; and by then subtracting any credits and payments that are applied against the balance of the transaction category on that day. In calculating the daily balance for the previous billing period, we consider the "previous day's daily balance" to have been 0 on the first day of the billing period.

Old Balances are excluded from the balance of the purchase and cash advance transaction categories. Special rate balance transfers and Balance Transfer Transaction Fee Finance Charges are included in the daily balance transfer transaction category. Balance transfers that were subject to an initial special rate that has been terminated due to a late payment or because you exceeded your Account credit limit are also included in the category until the initial special rate otherwise would have expired. In calculating the daily balance of the balance transfer transaction category on the first day of the billing period, we subtract the unpaid balance of those Balance Transfer Transaction Fee Finance Charges and balance transfers that become purchase rate balance transfers on that day and we add that unpaid balance to the balance of the purchase transaction category.

All fees charged to your Account are added to the purchase transaction category with the exception of Cash Advance Transaction Fee Finance Charges which are added to the cash advance transaction category and Balance Transfer Transaction Fee Finance Charges which are added to the balance transfer transaction category. If a transaction made in a previous billing period is itemized on this statement, we consider the transaction date to be the first day of the current billing period when we calculate your Periodic Finance Charges.

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

The Discover® Classic Card is issued by Discover Bank, Member FDIC.



Closing Date:
June 25, 2002

MCNAMEE, MAUREEN A
account number 6011002710320987
page 2 of 2

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	April 25	Balance
Previous Cashback Bonus Award Balance		\$ 0.00
Purchase Award This Period		+ 0.00
Cashback Bonus Award Total		0.00
Cashback Bonus Award Balance		0.00
Award Available to Redeem		\$ 0.00



new balance
\$1,577.10

minimum payment due
\$138.13

account number 6011 0027 1032 0987
enter amount enclosed below

payment due date
August 24, 2002

\$
Please make check payable to Discover Card. You
are overlimit. Please pay your minimum payment plus
\$ 377.10.

25 SDSN6A01 0002191
MCNAMEE, MAUREEN A
541 NICHOLS ST APT 2
CLEARFIELD PA 16830-1538

SAVE TODAY! Call 1-800-767-7315 to
transfer your higher-rate balances to your
Discover® Card or visit Discovercard.com

PO BOX 15251

Address or telephone change? Please print change in the space above,
or go to Discovercard.com.

0000060110027103209870157710000000000013813

Discover Card Account Summary

account number 6011 0027 1032 0987
payment due date August 24, 2002
minimum payment due \$138.13
credit limit \$1,200.00
credit available \$0.00
cash credit limit \$600.00
cash credit available \$0.00

Closing Date: July 25, 2002

page 1 of 2

previous balance	\$1,488.45
payments and credits	- 0.00
purchases	+ 64.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 24.65
new balance	= \$1,577.10

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus® AWARD

Cashback Bonus® Anniversary Date: April 25

Previous Cashback Bonus Award Balance	\$ 0.00
Purchase Award This Period	+ 0.00
Cashback Bonus Award Total	0.00
Redemptions This Period	- 0.00
Cashback Bonus Award Balance	0.00
Award Available to Redeem	\$ 0.00

Transactions

	trans. date	post date		
Other/Miscellaneous	Jul 25	Jul 25	OVERLIMIT FEE	\$ 29.00
	Jul 25	Jul 25	LATE FEE	\$ 35.00

***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION *****
Your account is seriously past due. Payment of the amount due and arrangements for future payments should be made
immediately.

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
<i>current billing period: 30 days</i>					
Purchases	\$1500.33	0.05477%	19.99% F	19.99%	\$24.65
Cash Advances	\$0	0.06299%	22.99% F	22.99%	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD (Telecommunication Device for
the Deaf) assistance, see reverse side. Send billing error notice to: Discover Card; P.O. Box 15192; Wilmington, DE 19850-5192.

Important Information. If there is more than one page to this billing statement, see the back of each page for additional 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.

SDSN6A01 0022191 EX7

Billing Rights Summary. In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the billing error notice address shown on the front under the section where APRs are displayed, as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and Account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

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Payments. Send payments and the top portion of this statement in the envelope provided to the address indicated on the front of the first page. If you have misplaced your envelope, send your payment to Discover Bank, PO Box 15251, Wilmington, DE 19886-5251. Payments received before 1PM Monday through Friday will be posted to your Account as of that day; payments received on or after 1PM or on a weekend or bank holiday will be posted to your Account as of the next business day. Do not send cash. The processing of your payment may be delayed if you send cash or correspondence with your payment, if you send the payment to any other address or if you use an envelope other than the one provided. Please allow 7-10 days for delivery.

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Periodic Finance Charges. Except as provided below, we will impose Periodic Finance Charges on purchases, cash advances and balance transfers beginning with the date the transaction occurs until the date of repayment and on Old Balances until the date of repayment. Old Balances are comprised of either purchases and cash advances made on or prior to the last day of your billing period ending during February 1993 or Reserve Line balances.

You can avoid payment of Periodic Finance Charges on new purchases if you pay the New Balance shown on the billing statement on which the purchase first appears by the Payment Due Date, and the Payments and Credits on that statement equal or exceed your Previous Balance. We call this the "grace period." You do not have a grace period on balance transfers or cash advances. Periodic Finance Charges are imposed on new balance transfers and cash advances beginning with the date the transaction occurs.

Periodic Finance Charges are imposed on all transactions and Old Balances until the date of repayment. Repayment means payment of your entire New Balance. However, if you pay the New Balance shown on this billing statement by the Payment Due Date, and the Payments and Credits shown on this statement equal or exceed the Previous Balance, we will not impose Periodic Finance Charges on new purchases; that is, purchases first appearing on this statement. If your Account was closed as of: (i) September 27, 1999, or, (ii) August 31, 2001 and was formerly a Discover Prime Option, Discover National Alliance for Species Survival or Universal Studios Account, or (iii) September 30, 2001 and was formerly a Discover Smithsonian Account, you can avoid payment of Periodic Finance Charges if you pay the New Balance shown on this statement by the Payment Due Date and the Payments and Credits on this statement equal or exceed your Previous Balance. Otherwise, you will receive a billing statement next month that includes Periodic Finance Charges imposed until the date of repayment.

We compute Periodic Finance Charges each day for purchases, cash advances, balance transfers and Old Balances (which we refer to as transaction categories) by using the following equation: Average Daily Balance x number of days in the billing period x Daily Periodic Rate. (Refer to the finance charge summary on the front of your statement for these amounts.) Then we add all the Periodic Finance Charges for each transaction category to get the total Periodic Finance Charges for your Account. The Average Daily Balance is shown as 0 if no Periodic Finance Charges apply to the balance in a transaction category.

We use the two-cycle average daily balance (including new transactions) method of calculating the balance upon which we impose Periodic Finance Charges. This means if you did not pay the New Balance shown on the billing statement you received during the previous billing period by the Payment Due Date we will impose Periodic Finance Charges on new purchases that first appeared on that billing statement, as well as new purchases that first appear on this billing statement, unless we already imposed Periodic Finance Charges on the purchases on your previous billing statement. We compute the average daily balance for each transaction category by adding up all the daily balances in a billing period for a transaction category and dividing the total by the number of days in the billing cycle. We compute the daily balance for each transaction category on each day by first adding the following to the previous day's daily balance: transactions made that day, fees charged that day and Periodic Finance Charges accrued on the previous day's daily balance, and by then subtracting any credits and payments that are applied against the balance of the transaction category on that day. In calculating the daily balance for the previous billing period, we consider the "previous day's daily balance" to have been 0 on the first day of the billing period.

Old Balances are excluded from the balance of the purchase and cash advance transaction categories. Special rate balance transfers and Balance Transfer Transaction Fee Finance Charges are included in the daily balance transfer transaction category. Balance transfers that were subject to an initial special rate that has been terminated due to a late payment or because you exceeded your Account credit limit are also included in the category until the initial special rate otherwise would have expired. In calculating the daily balance of the balance transfer transaction category on the first day of the billing period, we subtract the unpaid balance of those Balance Transfer Transaction Fee Finance Charges and balance transfers that become purchase rate balance transfers on that day and we add that unpaid balance to the balance of the purchase transaction category.

All fees charged to your Account are added to the purchase transaction category with the exception of Cash Advance Transaction Fee Finance Charges which are added to the cash advance transaction category and Balance Transfer Transaction Fee Finance Charges which are added to the balance transfer transaction category. If a transaction made in a previous billing period is itemized on this statement, we consider the transaction date to be the first day of the current billing period when we calculate your Periodic Finance Charges.

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

The Discover® Classic Card is issued by Discover Bank, Member FDIC.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	April 25	Balance
Previous Cashback Bonus Award Balance		\$ 0.00
Purchase Award This Period		+ 0.00
Cashback Bonus Award Total		0.00
Cashback Bonus Award Balance		0.00
Award Available to Redeem		\$ 0.00



new balance
\$1,668.10

minimum payment due
\$172.13

account number 6011 0027 1032 0987
enter amount enclosed below

payment due date
September 24, 2002

\$
Please make check payable to Discover Card. You
are overlimit. Please pay your minimum payment plus
\$ 468.10.

25 SDSN6A01 0002192
MCNAMEE, MAUREEN A
541 NICHOLS ST APT 2
CLEARFIELD PA 16830-1538

SAVE TODAY! Call 1-800-767-7315 to
transfer your higher-rate balances to your
Discover® Card or visit Discovercard.com

PO BOX 15251
WILMINGTON DE 19886-5251

Address or telephone change? Please print change in the space above,
or go to Discovercard.com.

000006011002710320987016681000000000017213

Discover Card Account Summary

account number 6011 0027 1032 0987
payment due date September 24, 2002
minimum payment due \$172.13
credit limit \$1,200.00
credit available \$0.00
cash credit limit \$600.00
cash credit available \$0.00

Closing Date: August 25, 2002

page 1 of 2

previous balance	\$1,577.10
payments and credits	- 0.00
purchases	+ 64.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 27.00
<i>new balance</i>	= \$1,668.10

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus® AWARD

Cashback Bonus® Anniversary Date: April 25

Previous Cashback Bonus Award Balance	\$ 0.00
Purchase Award This Period	+ 0.00
Cashback Bonus Award Total	0.00
Redemptions This Period	- 0.00
Cashback Bonus Award Balance	0.00
Award Available to Redeem	\$ 0.00

Transactions

	trans.	post		
	date	date		
Other/Miscellaneous	Aug 25	Aug 25	OVERLIMIT FEE	\$ 29.00
	Aug 25	Aug 25	LATE FEE	\$ 35.00

***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION *****
Your account is seriously past due. Payment of the amount due and arrangements for future payments should be made
immediately.

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
<i>current billing period: 31 days</i>					
Purchases	\$1590.13	0.05477%	19.99% F	\$27.00	none
Cash Advances	\$0	0.06299%	22.99% F	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD (Telecommunication Device for
the Deaf) assistance, see reverse side. Send billing error notice to: Discover Card; P.O. Box 15192; Wilmington, DE 19850-5192.

Important Information. If there is more than one page to this billing statement, see the back of each page for additional important information.

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- Your name and Account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are referring to.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the goods or services, all purchases are covered regardless of the amount or location of purchase.)

Payments. Send payments and the top portion of this statement in the envelope provided to the address indicated on the front of the first page. If you have misplaced your envelope, send your payment to Discover Bank, PO Box 15251, Wilmington, DE 19886-5251. Payments received before 1PM Monday through Friday will be posted to your Account as of that day. Payments received on or after 1PM or on a weekend or bank holiday will be posted to your Account as of the next business day. Do not send cash. The processing of your payment may be delayed if you send cash or correspondence with your payment, if you send the payment to any other address or if you use an envelope other than the one provided. Please allow 7-10 days for delivery.

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 Classic Card, PO Box 15316, Wilmington DE 19850-5316. Please include your name, address, home telephone number and Account number.

Periodic Finance Charges. Except as provided below, we will impose Periodic Finance Charges on purchases, cash advances and balance transfers beginning with the date the transaction occurs until the date of repayment and on Old Balances until the date of repayment. Old Balances are comprised of either purchases and cash advances made on or prior to the last day of your billing period ending during February 1993 or Reserve Line balances.

Line balances: You can avoid payment of Periodic Finance Charges on new purchases if you pay the New Balance shown on the billing statement on which the purchase first appears by the Payment Due Date, and the Payments and Credits on that statement equal or exceed your Previous Balance. We call this the "grace period". You do not have a grace period on balance transfers or cash advances. Periodic Finance Charges are imposed on new balance transfers and cash advances beginning with the date the transaction occurs.

Periodic Finance Charges are imposed on all transactions and Old Balances until the date of repayment. Repayment means payment of your entire New Balance. However, if you pay the New Balance shown on this billing statement by the Payment Due Date and the Payments and Credits shown on this statement equal or exceed the Previous Balance, we will not impose Periodic Finance Charges on new purchases, that is, purchases first appearing on this statement. If your Account was closed as of: (i) September 27, 1999, or (ii) August 31, 2001 and was formerly a Discover® Prime Option, Discover National Alliance for Species Survival® or Universal Studios Account, or (iii) September 30, 2001 and was formerly a Discover Smithsonian Account, you can avoid payment of Periodic Finance Charges if you pay the New Balance shown on this statement by the Payment Due Date and the Payments and Credits on this statement equal or exceed your Previous Balance. Otherwise, you will receive a billing statement next month that includes Periodic Finance Charges imposed until the date of repayment.

We compute Periodic Finance Charges each day for purchases, cash advances, balance transfers and Old Balances (which we refer to as transaction categories) by using the following equation: Average Daily Balance x number of days in the billing period x Daily Periodic Rate. (Refer to the finance charge summary on the front of your statement for these amounts.) Then we add all the Periodic Finance Charges for each transaction category to get the total Periodic Finance Charges for your Account. The Average Daily Balance is shown as 0 if no Periodic Finance Charges apply to the balance in a transaction category.

We use the two-cycle average daily balance (including new transactions) method of calculating the balance upon which we impose Periodic Finance Charges. This means if you did not pay the New Balance shown on the billing statement you received during the previous billing period by the Payment Due Date, we will impose Periodic Finance Charges on new purchases that first appeared on that billing statement, as well as new purchases that first appear on this billing statement, unless we already imposed Periodic Finance Charges on the purchases on your previous billing statement. We compute the average daily balance for each transaction category by adding up all the daily balances in a billing period for a transaction category and dividing the total by the number of days in the billing cycle. We compute the daily balance for each transaction category on each day by first adding the following to the previous day's daily balance: transactions made that day, fees charged that day and Periodic Finance Charges accrued on the previous day's daily balance; and by then subtracting any credits and payments that are applied against the balance of the transaction category on that day. In calculating the daily balance for the previous billing period, we consider the "previous day's daily balance" to have been 0 on the first day of the billing period.

Old Balances are excluded from the balance of the purchase and cash advance transaction categories. Special rate balance transfers and Balance Transfer Transaction Fee Finance Charges are included in the daily balance transfer transaction category. Balance transfers that were subject to an initial special rate that has been terminated due to a late payment or because you exceeded your Account credit limit are also included in the category until the initial special rate otherwise would have expired. In calculating the daily balance of the balance transfer transaction category on the first day of the billing period, we subtract the unpaid balance of those Balance Transfer Transaction Fee Finance Charges and balance transfers that become purchase rate balance transfers on that day and we add that unpaid balance to the balance of the purchase transaction category.

... All fees charged to your Account are added to the purchase transaction category with the exception of Cash Advance Transaction Fee Finance Charges which are added to the cash advance transaction category and Balance Transfer Transaction Fee Finance Charges which are added to the balance transfer transaction category. If a transaction made in a previous billing period is itemized on this statement, we consider the transaction date to be the first day of the current billing period when we calculate your Periodic Finance Charges.

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

The Discover® Classic Card is issued by Discover Bank, Member FDIC.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	April 25	Balance
Previous Cashback Bonus Award Balance		\$ 0.00
Purchase Award This Period		+ 0.00
Cashback Bonus Award Total		0.00
Cashback Bonus Award Balance		0.00
Award Available to Redeem		\$ 0.00



new balance
\$1,760.66

minimum payment due
\$208.13

account number 6011 0027 1032 0987
enter amount enclosed below

payment due date
October 24, 2002

\$
Please make check payable to Discover Card. You
are overlimit. Please pay your minimum payment plus
\$ 560.66.

25 SDSN6A01 0002193
MCNAMEE, MAUREEN A
541 NICHOLS ST APT 2
CLEARFIELD PA 16830-1538

SAVE TODAY! Call 1-800-767-7315 to
transfer your higher-rate balances to your
Discover® Card or visit Discovercard.com

PO BOX 15251
WILMINGTON DE 19886-5251

Address or telephone change? Please print change in the space above,
or go to Discovercard.com.

0000060110027103209870176066000000000020813

Discover Card Account Summary

account number 6011 0027 1032 0987
payment due date October 24, 2002
minimum payment due \$208.13
credit limit \$1,200.00
credit available \$0.00
cash credit limit \$600.00
cash credit available \$0.00

Closing Date: September 25, 2002 page 1 of 2

	previous balance	\$1,668.10
payments and credits	-	0.00
purchases	+	64.00
cash advances	+	0.00
balance transfers	+	0.00
FINANCE CHARGES	+	28.56
new balance	=	\$1,760.66

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

AWARD

Cashback Bonus® Anniversary Date: April 25

Previous Cashback Bonus Award Balance	\$ 0.00	
Purchase Award This Period	+	0.00
Cashback Bonus Award Total	0.00	
Redemptions This Period	-	0.00
Cashback Bonus Award Balance	0.00	
Award Available to Redeem	\$ 0.00	

Transactions

	trans.	post date		
Other/Miscellaneous	Sep 25	Sep 25	LATE FEE	\$ 35.00
	Sep 25	Sep 25	OVERLIMIT FEE	\$ 29.00

***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION *****
Your account is seriously past due. Payment of the amount due and arrangements for future payments should be made
immediately.

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
<i>current billing period: 31 days</i>					
Purchases	\$1681.88	0.05477%	19.99% F	\$28.56	none
Cash Advances	\$0	0.06299%	22.99% F	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD (Telecommunication Device for the Deaf) assistance, see reverse side. Send billing error notice to: Discover Card; P.O. Box 15192; Wilmington, DE 19850-5192.

Important Information. If there is more than one page to this billing statement, see the back of each page for additional 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.

SDSN6A01 0002193 EX7

Billing Rights Summary. In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the billing error notice address shown on the front under the section where APRs are displayed, as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and Account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the goods or services, all purchases are covered regardless of the amount or location of purchase.)

Payments. Send payments and the top portion of this statement in the envelope provided to the address indicated on the front of the first page. If you have misplaced your envelope, send your payment to Discover Bank, PO Box 15251, Wilmington, DE 19886-5251. Payments received before 1PM Monday through Friday will be posted to your Account as of that day; payments received on or after 1PM or on a weekend or bank holiday will be posted to your Account as of the next business day. Do not send cash. The processing of your payment may be delayed if you send cash or correspondence with your payment, if you send the payment to any other address or if you use an envelope other than the one provided. Please allow 7-10 days for delivery.

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 Classic Card, PO Box 15316, Wilmington DE 19850-5316. Please include your name, address, home telephone number and Account number.

Periodic Finance Charges. Except as provided below we will impose Periodic Finance Charges on purchases, cash advances and balance transfers beginning with the date the transaction occurs until the date of repayment and on Old Balances until the date of repayment. Old Balances are comprised of either purchases and cash advances made on or prior to the last day of your billing period ending during February 1993 or Reserve Line balances.

You can avoid payment of Periodic Finance Charges on new purchases if you pay the New Balance shown on the billing statement on which the purchase first appears by the Payment Due Date, and the Payments and Credits on that statement equal or exceed your Previous Balance. We call this the "grace period". You do not have a grace period on balance transfers or cash advances. Periodic Finance Charges are imposed on new balance transfers and cash advances beginning with the date the transaction occurs.

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Old Balances are excluded from the balance of the purchase and cash advance transaction categories. Special rate balance transfers and Balance Transfer Transaction Fee Finance Charges are included in the daily balance transfer transaction category. Balance transfers that were subject to an initial special rate that has been terminated due to a late payment or because you exceeded your Account credit limit are also included in the category until the initial special rate otherwise would have expired. In calculating the daily balance of the balance transfer transaction category on the first day of the billing period, we subtract the unpaid balance of those Balance Transfer Transaction Fee Finance Charges and balance transfers that become purchase rate balance transfers on that day and we add that unpaid balance to the balance of the purchase transaction category.

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For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

The Discover® Classic Card is issued by Discover Bank, Member FDIC.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date: April 25	Balance
Previous Cashback Bonus Award Balance	\$ 0.00
Purchase Award This Period	+ 0.00
Cashback Bonus Award Total	0.00
Cashback Bonus Award Balance	0.00
Award Available to Redeem	\$ 0.00



new balance
\$1,853.82

minimum payment due
\$246.13

payment due date
November 24, 2002

account number 6011 0027 1032 C987
enter amount enclosed below

\$
Please make check payable to Discover Card. You
are over limit. Please pay your minimum payment plus
\$ 653.82.

25 SDSN6A01 0002194
MCNAMEE, MAUREEN A
541 NICHOLS ST APT 2
CLEARFIELD PA 16830-1538

SAVE TODAY! Call 1-800-767-7315 to
transfer your higher-rate balances to your
Discover® Card or visit Discovercard.com

PO BOX 15251

Address or telephone change? Please print change in the space above,
or go to Discovercard.com.

000006011002710320987018538200000000024613

Discover Card Account Summary

account number 6011 0027 1032 0987
payment due date November 24, 2002
minimum payment due \$246.13
credit limit \$1,200.00
credit available \$0.00
cash credit limit \$600.00
cash credit available \$0.00

Closing Date: October 25, 2002

page 1 of 2

previous balance	\$1,760.56
payments and credits	- 0.00
purchases	+ 64.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 29.16
new balance	= \$1,353.82

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus® AWARD

Cashback Bonus® Anniversary Date: April 25

Previous Cashback Bonus Award Balance	\$ 0.00
Purchase Award This Period	+ 0.00
Cashback Bonus Award Total	0.00
Redemptions This Period	- 0.00
Cashback Bonus Award Balance	0.00
Award Available to Redeem	\$ 0.00

Transactions

	trans. date	post date		
Cther/Miscellaneous	Oct 25	Oct 25	LATE FEE	\$ 35.00
	Oct 25	Oct 25	OVERLIMIT FEE	29.00

***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION *****
Your account is seriously past due. Payment of the amount due and arrangements for future payments should be made
immediately.

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
<i>current billing period: 30 days</i>					
Purchases	\$1774.71	0.05477%	19.99% F	19.99%	\$29.16
Cash Advances	\$0	0.06299%	22.99% F	22.99%	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD (Telecommunication Device for
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SDSN6A01 0002194 EX7

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- Your name and Account number.
- The dollar amount of the suspected error.

• Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

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You can avoid payment of Periodic Finance Charges on new purchases if you pay the New Balance shown on the billing statement on which the purchase first appears by the Payment Due Date, and the Payments and Credits on that statement equal or exceed your Previous Balance. We call this the "grace period." You do not have a grace period on balance transfers or cash advances. Periodic Finance Charges are imposed on new balance transfers and cash advances beginning with the date the transaction occurs.

Periodic Finance Charges are imposed on all transactions and Old Balances until the date of repayment. Repayment means payment of your entire New Balance. However, if you pay the New Balance shown on this billing statement by the Payment Due Date, and the Payments and Credits shown on this statement equal or exceed the Previous Balance, we will not impose Periodic Finance Charges on new purchases; that is, purchases first appearing on this statement. If your Account was closed as of: (i) September 27, 1999; or (ii) August 31, 2001 and was formerly a Discover® Prime Option, Discover National Alliance for Species Survival® or Universal Studios Account; or (iii) September 30, 2001 and was formerly a Discover Smithsonian Account, you can avoid payment of Periodic Finance Charges if you pay the New Balance shown on this statement by the Payment Due Date and the Payments and Credits on this statement equal or exceed your Previous Balance. Otherwise, you will receive a billing statement next month that includes Periodic Finance Charges imposed until the date of repayment.

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Old Balances are excluded from the balance of the purchase and cash advance transaction categories. Special rate balance transfers and Balance Transfer Transaction Fee Finance Charges are included in the daily balance transfer transaction category. Balance transfers that were subject to an initial special rate that has been terminated due to a late payment or because you exceeded your Account credit limit are also included in the category until the initial special rate otherwise would have expired. In calculating the daily balance of the balance transfer transaction category on the first day of the billing period, we subtract the unpaid balance of those Balance Transfer Transaction Fee Finance Charges and balance transfers that become purchase rate balance transfers on that day and we add that unpaid balance to the balance of the purchase transaction category.

All fees charged to your Account are added to the purchase transaction category with the exception of Cash Advance Transaction Fee Finance Charges which are added to the cash advance transaction category and Balance Transfer Transaction Fee Finance Charges which are added to the balance transfer transaction category. If a transaction made in a previous billing period is itemized on this statement, we consider the transaction date to be the first day of the current billing period when we calculate your Periodic Finance Charges.

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

The Discover® Classic Card is issued by Discover Bank, Member FDIC.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	April 25	Balance
Previous Cashback Bonus Award Balance		\$ 0.00
Purchase Award This Period		+ 0.00
Cashback Bonus Award Total		0.00
Cashback Bonus Award Balance		0.00
Award Available to Redeem		\$ 0.00



new balance
\$0.00

*minimum payment due
\$284.13*

account number **6011 0027 1032 0987**
enter amount enclosed below

31 SDSN6A01 0002195
MCNAMEE, MAUREEN A
541 NICHOLS ST APT 2
CLEARFIELD PA 16830-1538

SAVE TODAY! Call 1-300-767-7315 to transfer your higher-rate balances to your Discover® Card or visit Discovercard.com.

PO BOX 15251 
WILMINGTON DE 19886-5251

Address or telephone change? Please print change in the space above, or go to Discovercard.com.

Discover Card Account Summary

account number	6011 0027 1032 0987
payment due date	October 30, 2002
minimum payment due	\$284.13
credit limit	\$1,200.00
credit available	\$0.00
cash credit limit	\$600.00
cash credit available	\$0.00

Closing Date: October 31, 2002

page 1 of 2

<i>previous balance</i>		\$1,853.82
<i>payments and credits</i>	-	1,853.82
<i>purchases</i>	+	0.00
<i>cash advances</i>	+	0.00
<i>balance transfers</i>	+	0.00
FINANCE CHARGES	+	0.00
<i>new balance</i>	=	\$0.00

Cashback Bonus® AWARD

Cashback Bonus® Anniversary Date: April 25

Previous Cashback Bonus Award Balance	\$ 0.00
Purchase Award This Period	+ 0.00
Cashback Bonus Award Total	0.00
Redemptions This Period	- 0.00
Cashback Bonus Award Balance	0.00
Award Available to Redeem	\$ 0.00

Transactions

	trans. date	post date	
Payments and Credits	Oct 31	Oct 31	INTERNAL CHARGE-OFF \$ -1,853.82

<u>Average Daily Balances</u>	<u>Daily Periodic Rates</u>	<u>Nominal ANNUAL PERCENTAGE RATES</u>	<u>ANNUAL PERCENTAGE RATES</u>	<u>Periodic FINANCE CHARGES</u>	<u>Transaction Fee FINANCE CHARGES</u>
<i>current billing period: 6 days</i>					
Purchases	\$0	0.05477%	19.99% F	19.99%	\$0 none
Cash Advances	\$0	0.06299%	22.99% F	22.99%	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD (Telecommunication Device for the Deaf) assistance, see reverse side. Send billing error notice to: Discover Card; P.O. Box 15192; Wilmington, DE 19850-5192.

Important Information. If there is more than one page to this billing statement, see the back of each page for additional 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.

Billing Rights Summary. In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the billing error notice address shown on the front under the section where APRs are displayed, as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and Account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

SDSNA1002195 ZXS

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the goods or services, all purchases are covered regardless of the amount or location of purchase.)

Payments. Send payments and the top portion of this statement in the envelope provided to the address indicated on the front of the first page. If you have misplaced your envelope, send your payment to Discover Bank, PO Box 15251, Wilmington, DE 19886-5251. Payments received before 1PM Monday through Friday will be posted to your Account as of that day; payments received on or after 1PM or on a weekend or bank holiday will be posted to your Account as of the next business day. Do not send cash. The processing of your payment may be delayed if you send cash or correspondence with your payment, if you send the payment to any other address or if you use an envelope other than the one provided. Please allow 7-10 days for delivery.

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 Classic Card, PO Box 15316, Wilmington DE 19850-5316. Please include your name, address, home telephone number and Account number.

Periodic Finance Charges. Except as provided below we will impose Periodic Finance Charges on purchases, cash advances and balance transfers beginning with the date the transaction occurs until the date of repayment and on Old Balances until the date of repayment. Old Balances are comprised of either purchases and cash advances made on or prior to the last day of your billing period ending during February 1993 or Reserve Line balances.

You can avoid payment of Periodic Finance Charges on new purchases if you pay the New Balance shown on the billing statement on which the purchase first appears by the Payment Due Date, and the Payments and Credits on that statement equal or exceed your Previous Balance. We call this the "grace period." You do not have a grace period on balance transfers or cash advances. Periodic Finance Charges are imposed on new balance transfers and cash advances beginning with the date the transaction occurs.

Periodic Finance Charges are imposed on all transactions and Old Balances until the date of repayment. Repayment means payment of your entire New Balance. However, if you pay the New Balance shown on this billing statement by the Payment Due Date, and the Payments and Credits shown on this statement equal or exceed the Previous Balance, we will not impose Periodic Finance Charges on new purchases, that is purchases first appearing on this statement. If your Account was closed as of: (i) September 27, 1999, or (ii) August 31, 2001 and was formerly a Discover® Prime Option, Discover National Alliance for Species Survival® or Universal Studios Account; or (iii) September 30, 2001 and was formerly a Discover Smithsonian Account, you can avoid payment of Periodic Finance Charges if you pay the New Balance shown on this statement by the Payment Due Date and the Payments and Credits on this statement equal or exceed your Previous Balance. Otherwise, you will receive a billing statement next month that includes Periodic Finance Charges imposed until the date of repayment.

We compute Periodic Finance Charges each day for purchases, cash advances, balance transfers and Old Balances (which we refer to as transaction categories) by using the following equation: Average Daily Balance x number of days in the billing period x Daily Periodic Rate. (Refer to the finance charge summary on the front of your statement for these amounts.) Then we add all the Periodic Finance Charges for each transaction category to get the total Periodic Finance Charges for your Account. The Average Daily Balance is shown as 0 if no Periodic Finance Charges apply to the balance in a transaction category.

We use the two-cycle average daily balance (including new transactions) method of calculating the balance upon which we impose Periodic Finance Charges. This means if you did not pay the New Balance shown on the billing statement you received during the previous billing period by the Payment Due Date, we will impose Periodic Finance Charges on new purchases that first appeared on that billing statement as well as new purchases that first appear on this billing statement, unless we already imposed Periodic Finance Charges on the purchases on your previous billing statement. We compute the average daily balance for each transaction category by adding up all the daily balances in a billing period for a transaction category and dividing the total by the number of days in the billing cycle. We compute the daily balance for each transaction category on each day by first adding the following to the previous day's daily balance: transactions made that day, fees charged that day and Periodic Finance Charges accrued on the previous day's daily balance; and by then subtracting any credits and payments that are applied against the balance of the transaction category on that day. In calculating the daily balance for the previous billing period, we consider the "previous day's daily balance" to have been 0 on the first day of the billing period.

Old Balances are excluded from the balance of the purchase and cash advance transaction categories. Special rate balance transfers and Balance Transfer Transaction Fee Finance Charges are included in the daily balance transfer transaction category. Balance transfers that were subject to an initial special rate that has been terminated due to a late payment or because you exceeded your Account credit limit are also included in the category until the initial special rate otherwise would have expired. In calculating the daily balance of the balance transfer transaction category on the first day of the billing period, we subtract the unpaid balance of those Balance Transfer Transaction Fee Finance Charges and balance transfers that become purchase rate balance transfers on that day and we add that unpaid balance to the balance of the purchase transaction category.

All fees charged to your Account are added to the purchase transaction category with the exception of Cash Advance Transaction Fee Finance Charges which are added to the cash advance transaction category and Balance Transfer Transaction Fee Finance Charges which are added to the balance transfer transaction category. If a transaction made in a previous billing period is itemized on this statement, we consider the transaction date to be the first day of the current billing period when we calculate your Periodic Finance Charges.

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

The Discover® Classic Card is issued by Discover Bank, Member FDIC.



Closing Date:
October 31, 2002

MCNAMEE, MAUREEN A
account number 6011002710320987
page 2 of 2

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date: April 25	Balance
Previous Cashback Bonus Award Balance	\$ 0.00
Purchase Award This Period	+ 0.00
Cashback Bonus Award Total	0.00
Cashback Bonus Award Balance	0.00
Award Available to Redeem	\$ 0.00

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101310
NO: 06-329-CD
SERVICE # 1 OF 1
COMPLAINT

PLAINTIFF: COLONIAL CREDIT CORPORATION Assignee of American Debt Sales
vs.
DEFENDANT: MAUREEN A. MCNAMEE

SHERIFF RETURN

NOW, March 10, 2006 AT 2:12 PM SERVED THE WITHIN COMPLAINT ON MAUREEN A. MCNAMEE DEFENDANT AT 541 NICHOLS ST. APT 2, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO MAUREEN A. MCNAMEE, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / HUNTER

019-4061
FILED
APR 18 2006
LS
William A. Shaw
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WOLPOFF	137166	10.00
SHERIFF HAWKINS	WOLPOFF	137166	20.39

Sworn to Before Me This

____ Day of _____ 2006

So Answers,

Chester A. Hawkins
Maury Harry
Chester A. Hawkins
Sheriff

COLONIAL CREDIT CORPORATION : NO. ?
 ASSIGNEE OF AMERICAN DEBT SALES : 06-957-CO
 ASSIGNEE OF DISCOVER BANK :
 P.O. BOX 1877 :
 ROCKVILLE, MD 20849-1877 :

Plaintiff :
 vs. :
 MCNAMEE MAUREEN A :
 Defendant(s) :
 PRAECIPE FOR JUDGMENT

FILED

M 13 AS aty Day 4 pd \$20.00
JUN 15 2006 notice to Def.William A. Shaw Statement to
Prothonotary/Clerk of Courts aty

Amended

Statement &

Notice
mailed
6-19-06

Mr./Ms. Clerk:

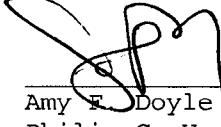
Please enter Judgment in favor of Plaintiff and against Defendant(s),
 MCNAMEE MAUREEN A and
 for want of ANSWER TO COMPLAINT.

(X)	Amount due	\$ 6237.60
	Interest	\$ 1599.56
	Attorney's Commission	\$ 1247.52
	Filing costs	\$
	TOTAL	\$ 9084.68 , plus interest and costs

(X) I certify that the foregoing assessment of damages is for specified amounts alleged to be due in the complaint and is calculable as a sum certain from the complaint.

(X) Pursuant to Pa.R.C.P. 237 (Notice of Praeclipe for final judgment or decree), I certify that a copy of this praecipe has been mailed to each other party who has appeared in the action or to his/her Attorney of Record.

(X) Pursuant to Pa.R.C.P. 237.1, I certify that written notice of the intention to file this praecipe was mailed or delivered to the party against whom judgment is to be entered and to his/her Attorney of Record, if any, after the default occurred and at least ten days prior to the date of the filing of this praecipe and a copy of the notice is attached.

DATE: 5/27/06Signature: 

Amy T. Doyle	#87062 / Daniel F. Wolfs
Philip G. Warholic	#86341 / Andrew C. Spear
David R. Galloway	#87326 / Tonilyn M. Chip
Ronald M. Abramson	#94266 / Ronald S. Cante
Bruce H. Cherkis	#18837
WOLPOFF & ABRAMSON, L.L.P. / Counsel for Pl	
Attorneys in the Practice of Debt Collectio	
4660 Trindle Road, 3rd Floor, Camp Hill, PA	
(717) 303-6700	

NOW, June 15, 2006, JUDGMENT IS ENTERED AS ABOVE.

Prothonotary/Clerk, Civil Division

By: Jacqueline Kendrick

Deputy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

COLONIAL CREDIT CORPORATION : No. ?
ASSIGNEE OF AMERICAN DEBT SALES
ASSIGNEE OF DISCOVER BANK
P.O. BOX 1877
ROCKVILLE, MD 20849-1877

Plaintiff
vs.
MCNAMEE MAUREEN A
Defendant(s)

AFFIDAVIT OF NON-MILITARY SERVICE

COMMONWEALTH OF PENNSYLVANIA :
COUNTY OF CUMBERLAND :

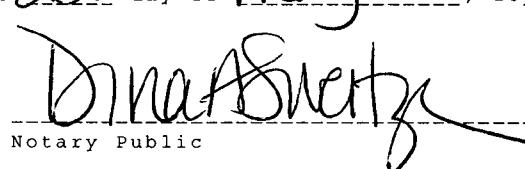
The undersigned counsel, being duly sworn according to law, depose and say that I am the Attorney for the Plaintiff in the above-captioned matter, and that to the best of my knowledge, information and belief Defendant, MCNAMEE MAUREEN A, above-named, is over 21 years of age; is last known to reside at 541 NICHOLS ST 2
CLEARFIELD PA 16830-1538

County of CLEARFIELD, Pennsylvania; is not in the military service of the United States or its Allies, or otherwise within the provisions of the Servicemembers Civil Relief Act and its Amendments.


Amy F. Doyle #87062 / Daniel F. Wolfson #
Philip C. Warholic #86341 / Andrew C. Spears #
David R. Galloway #87326 / Tonilyn M. Chippie #
Ronald M. Abramson #94266 / Ronald S. Canter #
Bruce H. Cherkis #18837
WOLPOFF & ABRAMSON, L.L.P. / Counsel for Plaintiff
Attorneys in the Practice of Debt Collection
4660 Trindle Road, 3rd Floor, Camp Hill, PA 1701
(717) 303-6700

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Dina A. Sweitzer, Notary Public
Hampden Twp., Cumberland County
My Commission Expires Apr. 16, 2008

SWORN and SUBSCRIBED to before me this 22 day of May, 2006.


Dina A. Sweitzer
Notary Public

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

COLONIAL CREDIT CORPORATION : No. ?
ASSIGNEE OF AMERICAN DEBT SALES
ASSIGNEE OF DISCOVER BANK :
P.O. BOX 1877
ROCKVILLE, MD 20849-1877 :
:
Plaintiff :
:
vs. CIVIL ACTION - LAW
:
MCNAMEE MAUREEN A :
:
Defendant(s) :

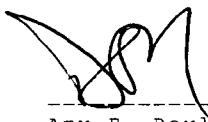
CERTIFICATE OF RESIDENCE
PA. R.C.P. 236

I, hereby certify that the precise residence of Plaintiff is:

COLONIAL CREDIT CORPORATION
ASSIGNEE OF AMERICAN DEBT SALES
ASSIGNEE OF DISCOVER BANK
P.O. BOX 1877
ROCKVILLE, MD 20849-1877

and certify that the last known address of the within Defendant(s) is:

MCNAMEE MAUREEN A
541 NICHOLS ST 2
CLEARFIELD PA 16830-1538



Amy F. Doyle #87062 / Daniel F. Wolfson #
Philip C. Warholic #86341 / Andrew C. Spears #
David R. Galloway #87326 / Tonilyn M. Chippie #
Ronald M. Abramson #94266 / Ronald S. Canter #
Bruce H. Cherkis #18837
WOLPOFF & ABRAMSON, L.L.P. / Counsel for Plaintiff
Attorneys in the Practice of Debt Collection
4660 Trindle Road, 3rd Floor, Camp Hill, PA 1701
(717) 303-6700

MAIN OFFICE

TWO IRVINGTON CENTRE
702 KING FARM, CLVD., ROCKVILLE, MD 20850

REGIONAL OFFICES

10605 JUDICIAL DR., BLDG. A-5, FAIRFAX, VA 22030
1108 E. MAIN ST., STE. 1003, RICHMOND, VA 23216
5122 GREENWICH RD., VIRGINIA BEACH, VA 23462
919 N. MARKET ST., STE. 1300, WILMINGTON, DE 19899
1 VALLEY BANK BLDG., BOX 1226, CLARKSBURG, WV 26302
4660 TRINdle ROAD, 3RD FLOOR, CAMP HILL, PA 17011
301 GRANT ST., STE. 4300, PITTSBURGH, PA 15219
28632 ROADSIDE DRIVE, STE. 265, AGOURA HILLS, CA 91301
39500 HIGH POINTE BLVD., STE. 250, NOVI, MI 48375
300 CANAL VIEW BLVD., ROCHESTER, NY 14623
5215 NORTH O'CONNOR BLVD., IRVING, TX 75039
180 GLASTONBURY BLVD., GLASTONBURY, CT 06033
210 INTERSTATE NORTH PKWY., ATLANTA, GA 30339
301 CARLSON PKWY., STE. 303, MINNETONKA, MN 55305
489 WHITNEY AVE., 2ND FLOOR, HOLYOKE, MA 01040
ONE CUMBERLAND PLAZA, 3RD FLOOR, WOONSOCKET, RI 02895
4643 S. ULSTER ST., STE 800, DENVER, CO 80237

LAW OFFICES
WOLPOFF & ABRAMSON, L.L.P.
Attorneys in the Practice of Debt Collection
(A National Collection Attorney Network Firm)
4660 TRINdle ROAD
3RD FLOOR
CAMP HILL, PA 17011
717-303-6700
OUTSIDE CAMP HILL METROPOLITAN AREA
(TOLL FREE)
1-800-758-0675
FACSIMILE (717) 737-9051

PLEASE DIRECT ALL INQUIRIES TO CAMP HILL OFFICE

APRIL 24, 2006

127583773
MCNAMEE MAUREEN A

541 NICHOLS ST 2
CLEARFIELD PA 16830-1538

NATIONAL COLLECTION ATTORNEY NETWORK
AFFILIATED FIRM LOCATIONS [NOT REGIONAL]
OFFICES OF WOLPOFF & ABRAMSON, LLP. *

BIRMINGHAM, ALABAMA	RALEIGH, NORTH CAROLINA
ANCHORAGE, ALASKA	FARGO, NORTH DAKOTA
PHOENIX, ARIZONA	CLEVELAND, OHIO
CABOT, ARKANSAS	OKLAHOMA CITY, OKLAHOMA
FT. LAUDERDALE, FLORIDA	EUGENE, OREGON
HONOLULU, HAWAII	COLUMBIA, SOUTH CAROLINA
BOISE, IDAHO	KNOXVILLE, TENNESSEE
CHICAGO, ILLINOIS	SANDY, UTAH
MERRILLVILLE, INDIANA	MILWAUKEE, WISCONSIN
KANSAS CITY, KANSAS	RAWLINS, WYOMING
LEXINGTON, KENTUCKY	
METARIE, LOUISIANA	
ST. LOUIS, MISSOURI	
GREAT FALLS, MONTANA	
OMAHA, NEBRASKA	
LAS VEGAS, NEVADA	
MANCHESTER, NEW HAMPSHIRE	
CEDAR KNOLLS, NEW JERSEY	

* The National Collection
Attorney Network is an
affiliation of separate law firms.
W&A Hours of Operation:
8 a.m. - 11 p.m. E.S.T. M-F

W&A File No. 127583773

Re: COLONIAL CREDIT CORP., ASSIGNEE OF DISCOVER BANK
vs. MCNAMEE MAUREEN A
Docket No.

Dear MCNAMEE MAUREEN A

Enclosed herein please find a 10-Day Notice pursuant to Rule 237.1 of the
Pennsylvania Rules of Civil Procedure.

Sincerely,

COPY

Philip C. Warholc
Amy F. Doyle #87062 / Daniel F. Wolfson #20617
Philip C. Warholc #86341 / Andrew C. Spears #87737
David R. Galloway #87326 / Tonilyn M. Chippie #87852
Ronald M. Abramson #94266 / Ronald S. Canter #9400C
Bruce H. Cherkis #18837
WOLPOFF & ABRAMSON, L.L.P. / Counsel for Plaintiff
Attorneys in the Practice of Debt Collection
4660 Trindle Road, 3rd Floor, Camp Hill, PA 17011
(717) 303-6700

Enclosure

CC: CARL MOLLICA
Mid Penn Legal Services
2054 E. College Ave.
State College, PA 16804

This is an attempt by a debt collector to collect a debt and any information obtained
will be used for that purpose.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

COLONIAL CREDIT CORPORATION : NO.
 ASSIGNEE OF AMERICAN DEBT SALES :
 ASSIGNEE OF DISCOVER BANK :
 P.O. BOX 1877 :
 ROCKVILLE, MD 20849-1877 :
 :
 Plaintiff :
 :
 vs. :
 :
 MCNAMEE MAUREEN A :
 :
 Defendant(s) :
 :

TO: MCNAMEE MAUREEN A
 541 NICHOLS ST 2
 CLEARFIELD PA 16830-1538

DATE OF NOTICE: 4/24/86

COPY

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU FAILED TO TAKE THE ACTION REQUIRED OF YOU IN THIS CASE. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS.

YOU SHOULD TAKE THIS NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

PA Lawyer Referral Service
 Pennsylvania Bar Assn.
 P.O. Box 186

Harrisburg PA 17108
 800-692-7375

By:

Philip C. Wanholic
 Amy F. Doyle #87062 / Daniel F. Wolfson #20617
 Philip C. Wanholic #86341 / Andrew C. Spears #87737
 David R. Galloway #87326 / Tonilyn M. Chippie #87852
 Ronald M. Abramson #94266 / Ronald S. Canter #94000
 Bruce H. Cherkis #18837
 WOLPOFF & ABRAMSON, L.L.P. / Counsel for Plaintiff
 Attorneys in the Practice of Debt Collection
 4660 Trindle Road, 3rd Floor, Camp Hill, PA 17011
 (717) 303-6700

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA
STATEMENT OF JUDGMENT

Colonial Credit Corporation
Plaintiff(s)

No.: 2006-00957-CD

Real Debt: \$9084.68

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Maureen A. McNamee
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: June 15, 2006

Expires: June 15, 2011

Certified from the record this June 15, 2006

William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

Received on _____, _____, of defendant full satisfaction of this Judgment,
Debt, Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

Plaintiff/Attorney

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

COLONIAL CREDIT CORPORATION
ASSIGNEE OF AMERICAN DEBT SALES

: NO. ?

06-957-CO

Plaintiff

vs.

CIVIL ACTION - LAW

MCNAMEE MAUREEN A

Defendant(s)

NOTICE OF JUDGMENT

(x) Notice is hereby given that a JUDGMENT
in the above-captioned matter has been entered against you in the amount of
\$ 9084.68 , plus interest, on June 15, 2001.

(x) A copy of all documents filed with the Prothonotary in support of the
within judgment is/are attached.

Prothonotary Civil Division

By: Jacqueline Kendrick

If you have any questions regarding this Notice, please contact the
filing party.

Amy F. Doyle #87062 / Daniel F. Wolfson #
Philip C. Warholic #86341 / Andrew C. Spears #
David R. Galloway #87326 / Tonilyn M. Chippie #
Ronald M. Abramson #94266 / Ronald S. Canter #
Bruce H. Cherakis #18837
WOLPOFF & ABRAMSON, L.L.P. / Counsel for Plaintiff
Attorneys in the Practice of Debt Collection
4660 Trindle Road, 3rd Floor, Camp Hill, PA 1701
(717) 303-6700

(This Notice is given in accordance with Pa.R.C.P. 236.)

NOTICE SENT TO:

MCNAMEE MAUREEN A

541 NICHOLS ST 2
CLEARFIELD PA 16830-1538

AMENDED
NOTICE OF JUDGMENT

COPY

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

CIVIL DIVISION

Colonial Credit Corporation American Debt Sales
Discover Bank

Vs.

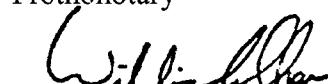
No. 2006-00329-CD
Prior No. 2006-957-CD

Maureen A. McNamee

To: DEFENDANT(S)

NOTICE is given that a JUDGMENT in the above captioned matter has been entered
against you in the amount of \$9,084.52 on June 15, 2006.

William A. Shaw
Prothonotary



William A. Shaw

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA
AMENDED
STATEMENT OF JUDGMENT

COPY

Colonial Credit Corporation
American Debt Sales
Discover Bank
Plaintiff(s)

No.: 2006-00329-CD
Prior No.: 2006-957-CD

Real Debt: \$9,084.68

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Maureen A. McNamee
Defendant(s)

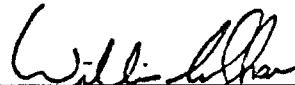
Entry: \$20.00

Instrument: Default Judgment

Date of Entry: June 15, 2006

Expires: June 6, 2011

Certified from the record this June 19, 2006



William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

Received on _____, _____, of defendant full satisfaction of this Judgment,
Debt, Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

Plaintiff/Attorney