

06-445-CD
Discover Bank vs Tawnya L. Smeal

Discover Bank vs Tawnya Smeal
2006-445-CD

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK

Plaintiff

vs.

TAWNYA L SMEAL

Defendant

No: 06-445-CD

COMPLAINT IN CIVIL ACTION

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 2718
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
05026724 C A Pit WLG

FILED Any pd. 85.00
m) 3:00 PM
MAR 24 2006 1cc Shff
William A. Shaw (u) Any pd. 85.00
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK

Plaintiff

vs.

Civil Action No

TAWNYA L SMEAL

Defendant

COMPLAINT AND 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 are served, by entering a written appearance personally or by an 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 OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

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.

COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
230 EAST MARKET ST., SUITE 228
CLEARFIELD, PA 16830
(814) 765-2641, ext 1300-1301

COMPLAINT

1. Plaintiff, is a corporation with offices at 3311 MILL MEADOW DR.
HILLIARD , OH 43026 .

2. Defendant is adult individual(s) residing at the address listed
below:

TAWNYA L SMEAL
69 WALLACETON RD
MORRISDALE, PA 16858

3. Defendant applied for and received a credit card issued by
Plaintiff bearing the account number 6011002550687032 . A copy of
Plaintiff's Statement of Account s attached hereto, marked as Exhibit
"A" and made a part hereof.

4. Defendant made use of said credit card and currently has a balance
due and owing to Plaintiff, as of March 14, 2006 , in the amount of
\$4622.86 .

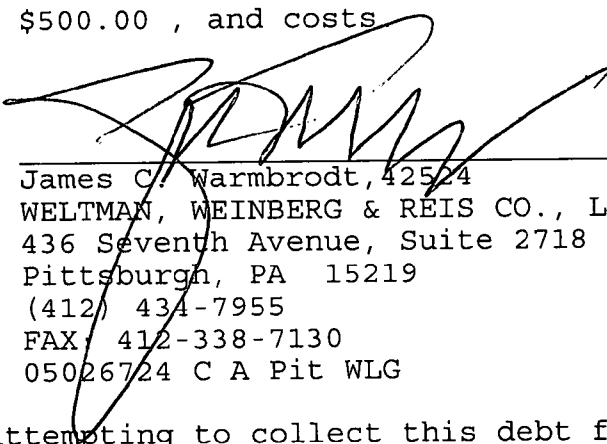
5. Defendant is in default by failing to make payments when due.

6. Plaintiff avers that the Agreement between the parties provides
that Defendant will pay Plaintiff's attorneys' fees.

7. Plaintiff avers that such attorneys' fees will amount to \$500.00 .

8. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the balance due to Plaintiff.

Wherefore, the Plaintiff prays for Judgment in its favor and against Defendant , TAWNYA L SMEAL , INDIVIDUALLY , in the amount of \$4622.86 with interest at the legal rate of 6.000% per annum from date of judgment plus attorneys' fees of \$500.00 , and costs



James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 2718
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
05026724 C A Pit WLG

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose.

	<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>
current billing period: 21 days						
Purchases	\$0	0.07395%	26.99% V	26.99%	\$0	none
Cash Advances	\$0	0.07395%	26.99% V	26.99%	\$0	\$0

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA.C.S. §4904 relating to
unsworn falsifications to authorities, that he/she is J. Caldwell
Acct Manager of Discover Financial, plaintiff herein, that
(Title) (Company)

he/she is duly authorized to make this Verification, and that the facts set forth in the foregoing Complaint
in Civil Action are true and correct to the best of his/her knowledge, information and belief.

J. Caldwell
(Signature)

WWR # 5026724
TAWNYA L. SMEAL
6011002550687032

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101380
NO: 06-445-CD
SERVICE # 1 OF 1
COMPLAINT

PLAINTIFF: DISCOVER BANK
vs.
DEFENDANT: TAWNYA L. SMEAL

SHERIFF RETURN

NOW, April 03, 2006 AT 12:57 PM SERVED THE WITHIN COMPLAINT ON TAWNYA L. SMEAL DEFENDANT AT 69 WALLACETON RD., MORRISDALE, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO TAWNYA L. SMEAL, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING /

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WELTMAN	2410586	10.00
SHERIFF HAWKINS	WELTMAN	2410586	29.57

FILED

9/3:35 LM
APR 28 2006 LM

Sworn to Before Me This

_____ Day of _____ 2006

So Answers,

William A. Shaw
Prothonotary

Chester A. Hawkins
by Mark L. Hays
Chester A. Hawkins
Sheriff

Wisniewski & Mensing, LLP
By: Stephanie J. Mensing, Esquire
I.D. No. 89625
1616 Walnut Street
Suite 710
Philadelphia, PA 19103
215-735-2171; Fax: 215-359-2741
Attorney for Defendant, Tawnya L. Smeal

Discover Bank	:	Court of Common Pleas
	Plaintiff	: Clearfield County
vs.	:	Docket No. 06-448 ⁵ -CD
Tawnya L. Smeal	:	
	Defendant	:

PRAECIPIE FOR ENTRY OF APPEARANCE

To the Prothonotary:

Please enter my appearance on behalf of the Defendant, Tawnya L. Smeal.

Papers may be served at the address set forth below.

Stephanie J. Mensing, Esquire
I.D. No. 89625
Wisniewski & Mensing, LLP
1616 Walnut Street
Suite 710
Philadelphia, PA 19103
215-735-2171; Fax: 215-359-2741

Dated: May 19, 2006


Stephanie J. Mensing, Esquire

FILED

MAY 22 2006

11:30 AM
William A. Shaw

Prothonotary/Clerk of Courts

4/12

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

Discover Bank
Plaintiff

Civil Action - Law
No.06-445-CD
Type of Case: Contract
Type of Pleading: Preliminary Objections

Filed on Behalf of: Tawnya L. Smeal
Defendant

VS.

Tawnya L. Smeal
Defendant

Counsel of Record for this Party:
Stephanie J. Mensing, Esquire
Supreme Court No.: 89625
Wisniewski & Mensing, L.L.P.
1616 Walnut Street
Suite 710
Philadelphia, PA 19103
215-735-2171

Dated: May 19, 2006

FILED

MAY 23 2006

m/12:05/w

William A. Shaw

Prothonotary/Clerk of Courts

1 SENT TO ATTY

COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA

Discover Bank	:	
	Plaintiff	: Docket No. 06-445-CD
	:	
vs.	:	
	:	
Tawnya L. Smeal	:	
	Defendant	:

ORDER

AND NOW this _____ day of _____, 2006, upon consideration of the Defendant, Tawnya L. Smeal's Preliminary Objections, and Plaintiff, Discover Bank's response hereto, it is hereby ORDERED and DECREED that Defendant's Preliminary Objections are SUSTAINED, and Plaintiff's Complaint is DISMISSED without prejudice.

J.

Wisniewski & Mensing, LLP

By: Stephanie J. Mensing, Esquire

I.D. No. 89625

1616 Walnut Street

Suite 710

Philadelphia, PA 19103

215-735-2171; Fax: 215-359-2741

Attorney for Defendant, Tawnya L. Smeal

Discover Bank	:	Court of Common Pleas
	Plaintiff	: Clearfield County
	:	
vs.	:	Docket No. 06-445-CD
	:	
Tawnya L. Smeal	:	
	Defendant	:

DEFENDANT'S PRELIMINARY OBJECTIONS TO PLAINTIFF'S COMPLAINT

Defendant, Tawnya L. Smeal ("Defendant"), by and through her attorney, Stephanie J. Mensing, Esquire, moves for the dismissal of Plaintiff, Discover Bank's ("Plaintiff") Complaint, and as grounds therefore aver the following:

MOTION TO STRIKE COMPLAINT
Pa.R.C.P. 1028(a)(2)


1. Plaintiff filed its Complaint on or about April 14, 2006, which is incorporated herein by reference, a copy of which is attached hereto as **Exhibit "A"** (the "Complaint").
2. Paragraph 3 of the Complaint alleges that Plaintiff issued a "credit card" to Defendant bearing account number 6011002550687032 (the "Alleged Credit Card").
3. Paragraph 6 of the Complaint alleges that an "Agreement" (purportedly relating to the Alleged Credit Card) exists between Plaintiff and Defendant (the "Alleged Agreement").
4. Paragraph 6 of the Complaint further alleges that the breach of the terms of the Alleged Agreement gives rise to Plaintiff's cause of action and allows Plaintiff to seek "attorneys' fees."

5. The Complaint fails to state whether the Alleged Agreement between Plaintiff and Defendant was written or oral, in violation of Pa.R.C.P. 1019(h).

6. The Complaint does not contain a copy of the Alleged Agreement, in violation of Pa.R.C.P. 1019(i).

WHEREFORE, Defendant, Tawnya L. Smeal respectfully requests that the Court strike Plaintiff's Complaint pursuant to Pa.R.C.P. 1028(a)(2) for lack of conformity to the Pennsylvania Rules of Civil Procedure.

Dated: May 19, 2006


Stephanie J. Mensing, Esquire
Attorney for Defendant, Tawnya L. Smeal

EXHIBT “A”

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK

Plaintiff

No:

vs.

COMPLAINT IN CIVIL ACTION

TAWNYA L SMEAL

Defendant

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 2718
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
05026724 C A Pit WLG

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK

Plaintiff

vs.

Civil Action No

TAWNIA L SMEAL

Defendant

COMPLAINT AND 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 are served, by entering a written appearance personally or by an 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 OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

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.

COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
230 EAST MARKET ST., SUITE 228
CLEARFIELD, PA 16830
(814) 765-2641, ext 1300-1301

COMPLAINT

1. Plaintiff, is a corporation with offices at 3311 MILL MEADOW DR.
HILLIARD , OH 43026 .

2. Defendant is adult individual(s) residing at the address listed
below:

TAWNYA L SMEAL
69 WALLACETON RD
MORRISDALE, PA 16858

3. Defendant applied for and received a credit card issued by
Plaintiff bearing the account number 6011002550687032 . A copy of
Plaintiff's Statement of Account s attached hereto, marked as Exhibit
"A" and made a part hereof.

4. Defendant made use of said credit card and currently has a balance
due and owing to Plaintiff, as of March 14, 2006 , in the amount of
\$4622.86 .

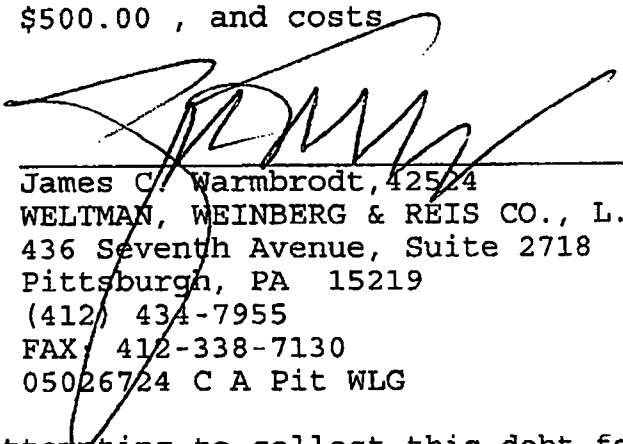
5. Defendant is in default by failing to make payments when due.

6. Plaintiff avers that the Agreement between the parties provides
that Defendant will pay Plaintiff's attorneys' fees.

7. Plaintiff avers that such attorneys' fees will amount to \$500.00 .

8. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the balance due to Plaintiff.

Wherefore, the Plaintiff prays for Judgment in its favor and against Defendant , TAWNYA L SMEAL , INDIVIDUALLY , in the amount of \$4622.86 with interest at the legal rate of 6.000% per annum from date of judgment plus attorneys' fees of \$500.00 , and costs



James C. Warmbrodt, 425/24
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 2718
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
05026724 C A Pit WLG

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose.

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA.C.S. §4904 relating to unsworn falsifications to authorities, that he/she is T. Caldwell
Acct Manager of Discover Financial, plaintiff herein, that
(Title) (Company)

he/she is duly authorized to make this Verification, and that the facts set forth in the foregoing Complaint in Civil Action are true and correct to the best of his/her knowledge, information and belief.

T. Caldwell
(Signature)

WWR # 5026724
TAWNYA L. SMEAL
6011002550687032

VERIFICATION

I, Stephanie J. Mensing, Esquire am the attorney for the Defendant, Tawnya L. Smeal in this action. The facts contained herein are true and correct to the best of my information, knowledge and belief.

I understand that the statements made herein are made subject to the penalties of 18 Pa.C.S. §4904 relating to unsworn falsification to authorities.

Dated: May 19, 2006


Stephanie J. Mensing, Esquire

Wisniewski & Mensing, LLP

By: Stephanie J. Mensing, Esquire

I.D. No. 89625

1616 Walnut Street

Suite 710

Philadelphia, PA 19103

215-735-2171; Fax: 215-359-2741


Attorney for Defendant, Tawnya L. Smeal

Discover Bank	:	Court of Common Pleas
	Plaintiff	: Clearfield County
	:	
vs.	:	Docket No. 06-445-CD
	:	
Tawnya L. Smeal	:	
	Defendant	:

CERTIFICATE OF SERVICE

On May 19, 2006, I served a true and correct copy of Defendant's Preliminary Objections to Plaintiff's Complaint upon the following party, via U.S. Mail, First Class, Postage Pre-Paid and via Facsimile to fax number 412-434-7130:

James C. Warmbrodt, Esquire
Weltman, Weinberg & Reis Co., L.P.A.
436 Seventh Avenue
Suite 2718
Pittsburgh, PA 15219


Stephanie J. Mensing, Esquire
Attorney for Defendant, Tawnya L. Smeal

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK
vs.
TAWNYA L. SMEAL

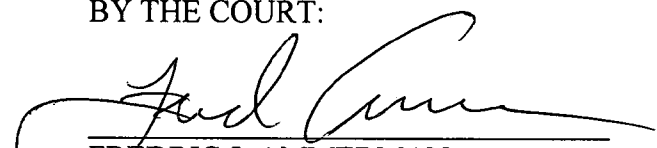
:
:
: No. 06-445-CD
:
:

ORDER

AND NOW, this 31st day of May, 2006, upon consideration of Defendant's Preliminary Objections filed by Attorney Mensing in the above matter, it is the Order of the Court that argument has been scheduled for the 19th day of June 2006, at 9:00 A.M., in Courtroom No. 1 Clearfield County Courthouse, Clearfield, PA.

It is the responsibility of Defendant's Counsel to serve certified copies of scheduling Order on the Plaintiff.

BY THE COURT:


FREDRIC J. AMMERMAN
President Judge

FILED 3cc
012:55/81
MAY 31 2006
Atty Mensing
CJG

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK

Plaintiff

vs.

TAWNYA L. SMEAL

Defendant

No. 06-445-CD

AMENDED COMPLAINT

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, Esquire
PA I.D. #42524
WELTMAN, WEINBERG & REIS
CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#05026724

FILED *no cc*
3/1:31/07
JUN 12 2008 *US*

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK

Plaintiff

vs.

Civil Action No. 06-445-CD

TAWNYA L. SMEAL

Defendant

AMENDED COMPLAINT AND 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 are served, by entering a written appearance personally or by an 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. OF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP

LAWYER REFERRAL SERVICE
SOUTHWESTERN PA LEGAL AID SOCIETY
10 W. CHERRY ST
WASHINGTON, PA 15301
(724) 225-6170
(800) 846-0871

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK

Plaintiff

vs.

Civil Action No. 06-445-CD

TAWNYA L. SMEAL

Defendant

AMENDED COMPLAINT

1. Plaintiff is a corporation with offices located at 3311 Mill Meadow Drive, Hilliard, OH 43026.
2. Defendant is an adult individual residing at 69 Wallaceton Road, Morrisdale, PA 16858.
3. On or about December 21, 2000, Defendant applied for and received a credit card issued by Plaintiff bearing the account number 6011002550687032.
4. From time to time, Plaintiff has mailed to the Defendant written cardholder agreements, which agreements have been revised at various times. Each such agreement contains a provision that the use of the account or credit card, or the failure to cancel the account, constitutes acceptance of the agreement. A true and correct copy of Plaintiff's written cardholder agreement in effect as of the date of the Defendant's default, which agreement was mailed by the Plaintiff and received by the Defendant, is attached hereto, marked as Exhibit "A" and made a part hereof.

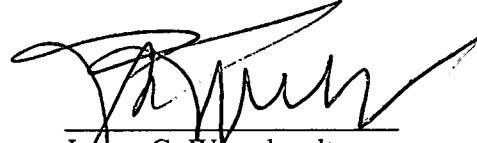
5. Defendant used the aforementioned credit card to make cash advances and to purchase goods, merchandise and services.
6. Attached hereto, marked as Exhibit "B" and made a part hereof are true and correct copies of the monthly statements on Defendant's aforementioned account, account number 6011002550687032, dated January 10, 2001 through December 30, 2005.
7. Pursuant to the terms of the agreement between the parties, Defendant agreed to make monthly payments on the outstanding balance on his account.
8. Defendant made a payment on the aforementioned account on April 21, 2005 in the amount of \$210.00.
9. Defendant is in default of the agreement between the parties by failing to make the monthly payments due subsequent to April 21, 2005.
10. Defendant made a payment to Plaintiff in the amount of \$30.00 on February 23, 2006.
11. The balance due and owing to the Plaintiff on the aforementioned credit card account as of February 23, 2006 was \$4,622.86.
12. Pursuant to the terms of the agreement between the parties, Defendant agreed to pay Plaintiff's reasonable attorneys' fees.
13. Plaintiff avers that attorneys' fees of \$500.00 are fair and reasonable in this case.
14. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the balance due to Plaintiff.

WHEREFORE, Plaintiff demands judgment in its favor and against the Defendant,

Tawnya L. Smeal, individually, in the amount of \$4,622.86, with interest at the legal rate

of 6.000% per annum from the date of judgment, plus attorneys' fees of \$500.00, plus costs.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'James C. Warmbrodt', written over a horizontal line.

James C. Warmbrodt

PA I.D.#42524

Weltman, Weinberg & Reis Co., L.P.A.

2718 Koppers Bldg.

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955



IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

CARDMEMBER AGREEMENT

The terms and conditions of your Account, including how we calculate finance charges, our fees and an Arbitration of Disputes section. *You have the right to reject the arbitration provision with respect to your new Account within 30 days after receiving your Card, as explained in the "Acceptance of Agreement" section.....* **SEE PAGES 1 - 15**

PRIVACY POLICY

A summary of the personal information we collect, when it may be shared with others, and how we safeguard the confidentiality and security of information. *You may limit our sharing of such information with others* **SEE PAGES 15 - 18**

BILLING RIGHTS

Important information about your rights and our responsibilities under the Fair Credit Billing Act **SEE PAGES 18 - 20**

CASHBACK BONUS* TERMS AND CONDITIONS

The terms and conditions of the Cashback Bonus* program, including a description of how your reward is calculated and how to redeem it **SEE PAGES 20 - 22**

DESCRIPTION OF COVERAGE

The terms and conditions of the Scheduled Air Travel Accident Insurance that is provided at no charge to you when you use your Card to purchase airline tickets. **SEE PAGES 22 - 25**

EXHIBIT

A

CARDMEMBER AGREEMENT

Please read this Agreement carefully before using your Discover® Card Account. It contains the terms and conditions of your Account, some of which may have changed from earlier materials provided to you. In the event of any differences, this Agreement shall control.

We respect your privacy. See the Privacy Section on page 11 and our Privacy Policy for additional information.

The Arbitration of Disputes Section on page 12 includes a waiver of a number of rights, including the right to a jury trial.

CARDMEMBER AGREEMENT

Agreement Terms	2
Acceptance of Agreement	2
Use of Your Account	2
Authorized Users	3
Unauthorized Use	3
Credit Limit-Available Credit	3
Promise to Pay	3
Monthly Billing Statement	4
Monthly Payment Options	4
Minimum Monthly Payment	5
Credit Balances	5
Balance Transfers	5
Finance Charges	6
Periodic Finance Charges	6
Default Rate Plan	8
Cash Advance Transaction Fee Finance Charges	9
Balance Transfer Transaction Fee Finance Charges	9
Minimum Finance Charge	10
Returned Check Fee	10
Stop Payment Fee	10
Late Fee	10
Pay-by-Phone Fee	10
Research Fee	10
Overlimit Fee	10
Default-Acceleration-Collection Costs	10
Cancellation	11
Privacy	11
Electronic Communications	12
Credit Authorizations	12
Change of Terms	12
Change of Address	12
Assignment of Account	12
Arbitration of Disputes	12
Compliance with Interest Rate Limitations	14
Governing Law	14

AGREEMENT TERMS. The word "Account" means your Discover Card Account. The word "Card" means any one or more Discover Cards issued to you or someone else with your authorization. The words "you," "your," or "yours" refer to, in addition to you, the Cardmember, any other person or persons who are also contractually liable under this Agreement. The words "we," "us" and "our" refer to Discover Bank, the issuer of your Discover Card. The words "Authorized User" mean any person whom you authorize to use your Account or a card, whether you notify us or not. The words "Pricing Schedule" mean the document accompanying your Card and listing the Finance Charge rates that apply to your Account. The Pricing Schedule is part of this Agreement.

ACCEPTANCE OF AGREEMENT. The use of your Account or a Card by you or an Authorized User, or your failure to cancel your Account within 30 days after receiving a Card, means you accept this Agreement, including the Arbitration of Disputes provision on pages 12-14. You may, however, reject the Arbitration of Disputes section by providing us a notice of rejection within 30 days after receiving a Card, at the following address: Discover Card, P.O. Box 30938, Salt Lake City, UT 84130-0938. If you were previously subject to arbitration with respect to any Account, this right to reject arbitration will not apply to you in the event that the Account has been reopened or replacement Cards are sent to you. Your rejection notice must include your name, address, telephone number, Account number and signature and must not be sent with any other correspondence. Calling us to indicate that you reject the Arbitration of Disputes section or sending a rejection notice in a manner or format that does not comply with all applicable requirements is insufficient notice. In order to process your notice, we require that the notice be provided by you directly and not through a third party. Rejection of arbitration will not affect your other rights or responsibilities under this Agreement or your obligation to arbitrate disputes under any other account as to which you and we have agreed to arbitrate disputes. If you do not send a rejection notice, you will be obligated by the Arbitration of Disputes section with respect to this and any prior account you have had with us, even if you have previously sent a rejection notice with respect to that prior account.

USE OF YOUR ACCOUNT. Your Account may be used for:

- Purchases - to purchase or lease goods or services from participating merchants by presenting your Card or Account number or by using promotional checks, which we may furnish to you, in accordance with such additional terms and conditions as we may offer from time to time.
- Cash Advances - to obtain cash advances from participating automated teller machines, financial institutions or other locations, the purchase of lottery tickets, raffle tickets, wagers, vouchers, redeemable for cash or for casino chips, money orders, traveler's checks, savings bonds, foreign currency, and wire transfers, or by means of checks, which we may furnish to you, all in accordance with such additional terms and conditions as we may offer from time to time.
- Balance Transfers - to transfer balances from other creditors or to make other transactions by means of balance transfer

coupons or checks, in accordance with such additional terms and conditions as we may offer from time to time.

In addition, your Account may be used to guarantee reservations at participating establishments. You will be liable for guaranteed reservations that are not canceled prior to the time specified by the establishment.

Your Account may be used for personal, family, household and charitable purposes. Your Account may not be used to obtain loans to purchase, carry or trade in securities, or to pay any amount you owe under this Agreement ("Prohibited Transactions"). Prior to its use, each Card must be signed by the person to whom it is issued. We are not responsible for the refusal of anyone to accept or honor a Card or to accept checks that we have provided you. You must return any Card or unused checks to us upon request.

If a merchant fails to provide your purchase to your satisfaction and you request a credit to your Account, we will investigate the dispute. If we resolve the dispute in your favor, we will issue a credit to your Account and you will be deemed to have assigned to us your claim against the merchant and/or any third party for the credited amount. Upon our request, you agree to provide us with written evidence of such assignment.

Your rights and responsibilities under the Fair Credit Billing Act described in the billing rights summary on pages 18-20 and on the back of your monthly billing statement apply only to credit card transactions. This special rule for credit card transactions does not apply to purchases made with a balance transfer check, cash advance, or promotional purchase check. Therefore, if you have a problem with the quality of goods or services that you purchased with a balance transfer check, promotional purchase check, cash advance check or the proceeds of a cash advance, you do not have the right to withhold payment of the amount due.

AUTHORIZED USERS. If you want to cancel the authority of a current Authorized User to use your Account or a Card, you must notify us in writing or by telephone and destroy any Card in that person's possession. None of your rights under this Agreement (other than to pay amounts owed) may be exercised by any person not a party to this Agreement acting pursuant to a power of attorney, without our separate written agreement (which we are not obligated to give).

UNAUTHORIZED USE. If a Card is lost or stolen, or if you think that someone is using your Account or a Card without your permission, notify us immediately. You can notify us by telephoning 1-800-DISCOVER (1-800-347-2683), or by writing DISCOVER CARD, PO Box 15156, Wilmington, DE 19886-1002. You agree to assist us in determining the facts relating to any theft or possible unauthorized use of your Account or a Card and to comply with such procedures as we may require in connection with our investigation. If you have enrolled in an automatic billing arrangement, such as a monthly gym membership, and wish to continue the automatic billing arrangement, you must provide the merchant with your new Account number.

CREDIT LIMIT-AVAILABLE CREDIT. We will advise you of your Account credit limit. We may impose a lower limit that will apply to cash advances, referred to as the cash advance credit limit. We

may also impose a lower limit that will apply to balance transfers, referred to as the balance transfer credit limit. You agree not to allow your unpaid balance, including Finance Charges and fees, to exceed your Account credit limit. If you exceed your Account credit limit, we may request immediate payment of the amount by which you exceed your Account credit limit.

We may increase or decrease your Account credit limit, your cash advance credit limit, or your balance transfer credit limit without notice. The credit available for your use may, from time to time, be less than your Account credit limit. For purposes of determining your available credit, we reserve the right to postpone for up to 15 business days reducing your unpaid balances by the amount of any payment that we receive. Your available credit will not be increased by the amount of any credit balance.

PROMISE TO PAY. You agree to pay us in U.S. Dollars for all purchases, cash advances and balance transfers including applicable Finance Charges and other charges or fees, incurred by you or anyone you authorize or permit to use your Account or a Card, even if you do not notify us that others are using your Account or a Card. We will convert purchases and cash advances made in a foreign currency to U.S. Dollars at a rate existing on the date of conversion. If you pay us in other than U.S. Dollars, we may refuse to accept the payment or charge your Account our cost to convert your payment to U.S. Dollars. All checks must be drawn on funds on deposit in the U.S. You may not use a cash advance check, balance transfer check or coupon, or any other promotional check drawn on any Discover Bank credit card account to make payments on your Account.

If your Account is a joint Account, each of you agrees to be liable individually and jointly for the entire amount owed on your Account. We can accept late payments or partial payments or checks and money orders marked "payment in full" or with any other restrictive endorsement without losing any of our rights under this Agreement.

MONTHLY BILLING STATEMENT. Unless we waive our right to do so, we will send you a billing statement after each monthly billing period in which you have a debit or credit balance of \$1.00 or more. The billing statement will show all purchases, cash advances, balance transfers, Finance Charges and other charges or fees and all payments or other credits posted to your Account during the billing period. It will show your New Balance, Minimum Payment Due and Payment Due Date.

MONTHLY PAYMENT OPTIONS. You may at any time pay the entire New Balance shown on your billing statement, but each month you must pay at least the Minimum Payment Due. All payments must be made in accordance with the terms, including the payment cutoff time, stated on your monthly billing statement, and we will credit your Account in accordance with those terms. In addition, we reserve the right to change those terms without prior notice. We will apply payments and credits to the New Balance shown on your current billing statement in order of the Annual Percentage Rate applicable to the balance of each transaction category (as referenced in the Periodic Finance Charges Section), from lowest to highest beginning with the

balance subject to the lowest Annual Percentage Rate. We then apply payments and credits to any new transactions using the same method. However, we have the right to apply payments and credits to balances with higher Annual Percentage Rates prior to balances with lower Annual Percentage Rates, such as when there are two initial special rates applicable to your Account and the lower Annual Percentage Rate will expire before the higher Annual Percentage Rate.

MINIMUM MONTHLY PAYMENT. The Minimum Payment Due each month will be the sum of any amount past due and the minimum monthly payment. The minimum monthly payment each month will be the greater of \$10 or 1/50th of the New Balance, rounded to the next higher whole dollar amount. If any ANNUAL PERCENTAGE RATE applicable to your Account is greater than 22.99%, but less than 26.00%, your minimum monthly payment will be the greater of \$10 or 1/45th of the New Balance, rounded to the next higher whole dollar amount. If any ANNUAL PERCENTAGE RATE applicable to your Account is 26.00% or greater, your minimum monthly payment will be the greater of \$10 or 1/40th of the New Balance. Regardless of the Annual Percentage Rates on your Account, if the New Balance is less than \$10.00, the minimum monthly payment will be the amount of the New Balance. We may also include in your minimum monthly payment all or a portion of the amount by which your outstanding balance exceeds your Account credit limit as of the last day of the billing period. Paying the Minimum Payment Due may be insufficient to bring your Account balance below your Account credit limit and, consequently, may not avoid the imposition of the Overlimit Fee described in the Overlimit Fee Section. We may from time to time allow you to not make a minimum monthly payment, and will notify you when this option is available. If you take advantage of this offer and do not make a minimum monthly payment, finance charges and any applicable fees will accrue on your Account in accordance with this Agreement, and you must pay the Minimum Payment Due for the following billing periods.

CREDIT BALANCES. We will refund any credit balance within seven business days from receipt of your written request. If you do not request a refund, we will automatically refund credit balances greater than \$1.00 that remain in your Account after 6 months.

BALANCE TRANSFERS. We may periodically offer you the opportunity to transfer balances from other creditors or to make other transactions to your Account by means of balance transfer coupons or checks. Each offer will contain an initial special rate, which will be the Annual Percentage Rate that will apply to transferred balances for the time period specified in the offer, subject to the Default Rate Plan Section, and may contain a Balance Transfer Transaction Fee Finance Charge for each balance transfer made during the term of the offer, as disclosed in the offer and set forth in the Pricing Schedule, if applicable. After the expiration of this time period, the Annual Percentage Rate that applies for purchases will apply to transferred balances. Balance transfers subject to the initial special rate are referred to as special rate balance transfers; balance transfers for which the initial special rate has expired are referred to as

purchase rate balance transfers. Each offer will contain an expiration date. If you attempt to transfer balances by means of a check after the expiration date, we will treat the transaction as a cash advance. We will not make balance transfers attempted by means of a coupon after the expiration date.

FINANCE CHARGES. 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. Periodic Finance Charges are imposed on all transactions until the date of repayment. Repayment means payment of your entire New Balance. However, if you pay the New Balance shown on the current 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 the current statement. Otherwise, you will receive a billing statement the next month that includes Periodic Finance Charges imposed until the date of repayment.

We compute Periodic Finance Charges each day for purchases, cash advances, and balance transfers (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. (You may refer to the finance charge summary on the front of your billing 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 zero 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 the current 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 zero on the first day of the billing period.

Special rate balance transfers and Balance Transfer Transaction Fee Finance Charges are included in the daily balance of the 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 your outstanding Account balance exceeded your Account credit limit are also included in this 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 is posted to your Account after the close of the billing period in which it occurs, we will treat the transaction as having occurred on the first day of the billing period in which it is posted to your Account.

(1) Rate Plans

The Daily Periodic Rate and corresponding Annual Percentage Rate that apply to each transaction category is either a fixed rate or a variable rate as set forth in your Pricing Schedule. The Daily Periodic Rate is 1/365th of the corresponding Annual Percentage Rate. The variable Annual Percentage Rate for a transaction category is determined by adding a specified number of percentage points to the Prime Rate. This is shown on the Pricing Schedule as "Prime + (percentage points)." For purposes of this Agreement, the Prime Rate is the highest rate of interest listed as the "prime rate" in the money rates section of *The Wall Street Journal* on the last business day of the month. The Prime Rate is merely a pricing index and does not represent the lowest or best interest rate available to a borrower at any bank at any given time. Your Annual Percentage Rate will increase or decrease when the Prime Rate changes. This change will be effective beginning on the first day of the billing period that begins during the same month as the change in the Prime Rate.

(2) Annual Percentage Rate for Purchases

We may have offered you an introductory rate on purchases. The introductory rate is the Annual Percentage Rate that will apply to purchases for the time period specified in the offer, subject to the Default Rate Plan Section. After expiration of this time period, the Annual Percentage Rate for purchases will apply. The Daily Periodic Rate and corresponding Annual Percentage Rates in effect on the date this Agreement is furnished to you are set forth in the Pricing Schedule.

(3) Annual Percentage Rate for Cash Advances

The Daily Periodic Rate and corresponding Annual Percentage

Rate in effect on the date of this Agreement is furnished to you as set forth in the Pricing Schedule.

(4) Annual Percentage Rate for Balance Transfers

The Daily Periodic Rate and corresponding Annual Percentage Rate in effect for special rate balance transfers will be set forth in the offer from us under which you make the balance transfer. As indicated in the Balance Transfers Section above, purchase rate balance transfers will be subject to the Daily Periodic Rate and corresponding Annual Percentage Rate that apply to purchases and the Default Rate Plan Section.

The Daily Periodic Rate and corresponding Annual Percentage Rate in effect on the date this Agreement is furnished to you are set forth in the Pricing Schedule.

DEFAULT RATE PLAN. We will review your Account on the last day of each billing period to determine the Annual Percentage Rates that will apply to your Account. In reviewing your Account, we will look at the current billing period as well as the previous eleven billing periods. Any increased rate described below will apply beginning with the first day of the billing period in which we review your Account.

If we did not receive a required payment by the Payment Due Date during the billing period in which we review your Account, then any initial special rate on balance transfers and any introductory or promotional rate on purchases that currently applies to your Account, and any such rate that we have previously offered to you, will terminate and the standard Annual Percentage Rate for purchases will apply to your balance of balance transfers and purchases as well as any introductory or promotional rate on purchases and any initial special rate on balance transfers that we have previously offered to you. If the standard Annual Percentage Rate for purchases is less than the Prime Rate + 10.99%, then the standard ANNUAL PERCENTAGE RATE for purchases will be increased to a variable rate not to exceed the Prime Rate + 10.99% (currently 16.74%, a Daily Periodic Rate of .04586%), and the standard ANNUAL PERCENTAGE RATE(s) for cash advances and for balance transfers will also be increased to a variable rate not to exceed the Prime Rate + 10.99% if currently less than the Prime Rate + 10.99%. In addition, if the standard Annual Percentage Rate for purchases is less than the Prime Rate + 15.99% and during the immediately preceding eleven billing periods we did not receive a required payment by the Payment Due Date, then the standard ANNUAL PERCENTAGE RATE for purchases will be increased to a variable rate not to exceed the Prime Rate + 15.99% (currently 21.74%, a Daily Periodic Rate of .05956%), and the standard ANNUAL PERCENTAGE RATE(s) for cash advances and for balance transfers will also be increased to a variable rate not to exceed the Prime Rate + 15.99% if currently less than the Prime Rate + 15.99%.

If your outstanding balance exceeds your Account credit limit as of the day we review your Account and your outstanding balance exceeded your Account credit limit as of the last day of any billing period in the immediately preceding eleven billing periods, then any initial special rate on balance transfers and any introductory or promotional rate on purchases that currently applies to your Account, and any such rate that we have

previously offered to you will terminate and the standard Annual Percentage Rate for purchases will apply to the balance of your balance transfers and purchases as well as any introductory or promotional rate on purchases and any initial special rate on balance transfers that we have previously offered to you. If the standard Annual Percentage Rate for purchases is less than the Prime Rate + 15.99%, then the standard ANNUAL PERCENTAGE RATE for purchases will be increased to a variable rate not to exceed the Prime Rate + 15.99% (currently 21.74%, a Daily Periodic Rate of .05956%), and the standard ANNUAL PERCENTAGE RATE(s) for cash advances and for balance transfers will also be increased to a variable rate not to exceed the Prime Rate + 15.99% if currently less than the Prime Rate + 15.99%.

If your standard ANNUAL PERCENTAGE RATE for purchases is less than the Prime Rate + 19.99% and during the current and immediately preceding eleven billing periods you either failed three times to make a required payment when due or exceeded your Account credit limit three times as of the last day of a billing period, then the standard ANNUAL PERCENTAGE RATE(s) for purchases, for cash advances and for balance transfers will be increased to a variable rate not to exceed the Prime Rate + 19.99% (currently 25.74%, a Daily Periodic Rate of .07052%).

Rates shown above are as of 03/31/05 and will increase or decrease when the Prime Rate changes. Any increased Annual Percentage Rates will take effect on the first day of the billing period in which we review your Account.

CASH ADVANCE TRANSACTION FEE FINANCE CHARGES. We will charge you a Cash Advance Transaction Fee Finance Charge of 3% of the amount of each new cash advance. There is a minimum Cash Advance Transaction Fee FINANCE CHARGE of \$5.00 and no maximum Cash Advance Transaction Fee FINANCE CHARGE. The imposition of Cash Advance Transaction Fee Finance Charges may result in an Annual Percentage Rate for cash advances that is higher than the nominal Annual Percentage Rate. All forms of cash advances, including the use of Discover Card checks, regardless of the purpose for which used, are subject to Cash Advance Transaction Fee Finance Charges. To obtain the total Finance Charge on cash advances for each billing period, we add any Cash Advance Transaction Fee Finance Charges for the billing period charged under this Section to any Periodic Finance Charges calculated under the Periodic Finance Charges Section for the cash advance transaction category.

BALANCE TRANSFER TRANSACTION FEE FINANCE CHARGES. If the balance transfer offer you receive contains a Balance Transfer Transaction Fee Finance Charge, we will charge you a Balance Transfer Transaction Fee Finance Charge for the amount of each balance transfer made under that offer. If there is a Balance Transfer Transaction Fee Finance Charge in conjunction with the offer you received when you applied for an Account, it will be in the amount set forth in the Pricing Schedule. The imposition of Balance Transfer Transaction Fee Finance Charges may result in an Annual Percentage Rate for balance transfers that is higher than the nominal Annual Percentage Rate. To obtain the total Finance Charge on balance transfers for each billing period, we add any Balance Transfer Transaction Fee

Finance Charges calculated under the Periodic Finance Charges section for the balance transfer transaction category.

MINIMUM FINANCE CHARGE. We will charge you a minimum FINANCE CHARGE of \$5.00 for any billing period in which some FINANCE CHARGE of less than \$5.00 would otherwise be imposed.

RETURNED CHECK FEE. We will charge you a Returned Check Fee of \$29 each time you pay with a check that is returned unpaid. This fee will also apply if a debit transaction to a deposit account from which you have authorized us in writing, electronically or orally to periodically deduct all or a part of an amount you owe us under this Agreement is returned unpaid. We will charge you this fee the first time any payment is returned unpaid, even if it is paid upon resubmission.

RETURNED DISCOVER CARD CHECK FEE. We will charge you a Returned Discover Card Check Fee of \$29 each time we decline to honor a Discover Card cash advance check, balance transfer check, promotional purchase check, or other promotional check.

STOP PAYMENT FEE. We may charge a Stop Payment Fee of \$15.00 each time we stop payment at your request on a cash advance check, balance transfer check, promotional purchase check, or other promotional check.

LATE FEE. We will charge you a Late Fee if you have failed, as of the Payment Due Date, to make the Minimum Payment Due that was required to be paid by that date. The amount of the Late Fee is based on the sum of all outstanding purchases, cash advances, balance transfers, other charges, other fees, and Finance Charges at the end of the billing period. If the sum is less than \$100, the Late Fee is \$15. If the sum is equal to or greater than \$100, and less than \$1,000, the Late Fee is \$25. If the sum is equal to or greater than \$1,000, the Late Fee is \$39.

PAY-BY-PHONE FEE. We may from time to time allow you to make payments by authorizing us over the telephone to transfer or pay funds from a deposit account to your Account. We will charge a Pay-by-Phone Fee of \$15 for each such transfer or payment.

RESEARCH FEE. We may charge you a Research Fee of \$5.00 for each copy of a billing statement or sales slip that you request. However, we will not charge a fee if you request copies in connection with a billing error.

OVERLIMT FEE. We will charge you an Overlimit Fee each time that, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. This fee may be charged even if the transaction which causes you to exceed your Account credit limit is authorized by us or if you exceed your Account credit limit due to the posting of Finance Charges or fees to your Account. The amount of the Overlimit Fee is based on the sum of all outstanding purchases, cash advances, balance transfers, other charges, other fees, and Finance Charges at the end of the billing period. If the sum is equal to or less than \$1,000, the Overlimit Fee is \$15. If the sum is greater than \$1,000, the Overlimit Fee is \$35.

DEFAULT-ACCELERATION-COLLECTION COSTS. You are in default if you become insolvent if you file a bankruptcy petition or have one filed against you, if we have a reasonable belief that you are

unable or unwilling to repay your obligations to us; if you are declared incompetent by a court or if a court appoints a guardian for you or a conservator for your assets; if you die; if you fail to comply with the terms of this Agreement, including failing to make a required payment when due, exceeding your Account credit limit, or using your Card or Account for a Prohibited Transaction; or if you fail to make a required payment when due on any other account you have with us. If you are in default, we may declare the entire balance of your Account immediately due and payable without notice. If we refer the collection of your Account to an attorney or employ an attorney to represent us with regard to recovery of money that you owe us, we may charge you reasonable attorneys' fees and court or other collection costs as permitted by law and as actually incurred by us. We may delay enforcing or not enforce any of our rights under this Agreement without losing or waiving any of them.

CANCELLATION. You may cancel your Account by notifying us in writing or by telephone and returning or destroying every Card and unused check that we have provided you. Of course, you will still be responsible to pay any amount you owe us according to the terms of this Agreement. If your Account is a joint Account, either Cardmember may cancel the Account, but you will both remain responsible to pay any amount owed to us according to the terms of this Agreement. We may cancel or suspend your Account at any time without notice. We may choose not to renew your Account (beyond the expiration date shown on the face of a Card) without notice.

PRIVACY. We respect the privacy of information about you and your Account. Our Privacy Policy includes a summary of the personal information we collect, when it may be shared with others, how we safeguard the confidentiality and security of information and the steps you may take to limit our sharing of such information with others. Please read it carefully as it is part of your Cardmember Agreement. As indicated in our Privacy Policy, we may report to credit reporting agencies and other creditors the status and payment history of your Account, including negative credit information. We normally report to such credit reporting agencies each month. If you believe that our report of your Account status is inaccurate or incomplete, please write us at the following address: Discover Card, PO Box 15316, Wilmington DE 19850-5316. Please include your name, address, home telephone number and Account number.

We may from time to time review your credit, employment and income records. Our personnel may listen to or record telephone calls between you and our representatives in order to evaluate the quality of our service to our Cardmembers without notice to you. We may use any medium, including but not limited to mail, live telephone calls, automated telephone equipment, prerecorded telephone calls, and e-mail to contact you about your Account or offer you products or services that may be of value to you. If you prefer not to be contacted in one or more of these ways, call us at 1-800-DISCOVER or write to us at Discover Card, P.O. Box 15334, Wilmington, DE 19850. We provide various methods by which you can obtain information about your Account. We will only release such information to you, any Authorized User that our records indicate is an authorized buyer

on your Account, and any other person with your prior permission, in addition to as provided in our Privacy Policy or as required by law. Our security measures cannot insure against unauthorized inquiries. You agree that we will not be responsible for the release of information to anyone who, even if without your authorization or permission, has gained possession of a Card or has learned other identifying characteristics about you such as your personal identification number, Account number or social security number.

ELECTRONIC COMMUNICATIONS. We may offer you the opportunity to receive certain notices from us electronically rather than through the mail, including monthly billing statements and change of terms notices. The terms and conditions for receiving these electronic communications will be described in the offer.

CREDIT AUTHORIZATIONS. Certain transactions will require our authorization prior to completion of the transaction. In some cases, you may be asked to provide identification. If our authorization system is not working, we may not be able to authorize a transaction. We will not be liable to you if any of these events happen.

CHANGE OF TERMS. We may change any term or part of this Agreement, including, but not limited to, any finance charge rate, fee or method of computing any balance upon which the finance charge rate is assessed, or add any new term or part to this Agreement. If required by law we will send you a written or electronically delivered notice at least 15 days before the change is to become effective. We may apply any such change to the outstanding balance of your Account on the effective date of the change and to new charges made after that date. You may be offered the opportunity to reject some of the changes, and if you do, you must notify us in writing or electronically within 15 days after the mailing of the notice of change at the address provided in the notice of change, in which case your Account will be closed and you must pay us the balance that you owe us under the existing terms of the unchanged Agreement. Otherwise, you will have agreed to the changes in the notice. Use of your Account after the effective date of the change will be deemed acceptance of the new terms as of such effective date, even if you previously notified us that you did not agree to the change.

CHANGE OF ADDRESS OR TELEPHONE NUMBER. If you change your address or telephone number you must notify us of your new address or telephone number within 15 days.

ASSIGNMENT OF ACCOUNT. We may sell, assign or transfer your Account or any portion thereof without notice to you. You may not sell, assign or transfer your Account without first obtaining our prior written consent.

ARBITRATION OF DISPUTES. In the event of any past, present or future claim or dispute (whether based upon contract, tort, statute, common law or equity) between you and us arising from or relating to your Account, any prior account you have had with us, your application, the relationships which result from your

Account or the enforceability or scope of this arbitration provision, of the Agreement or of any prior agreement, you or we may elect to resolve the claim or dispute by binding arbitration.

IF EITHER YOU OR WE ELECT ARBITRATION, NEITHER YOU NOR WE SHALL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR TO HAVE A JURY TRIAL ON THAT CLAIM. PRE-HEARING DISCOVERY RIGHTS AND POST-HEARING APPEAL RIGHTS WILL BE LIMITED. NEITHER YOU NOR WE SHALL BE ENTITLED TO JOIN OR CONSOLIDATE CLAIMS IN ARBITRATION BY OR AGAINST OTHER CARDMEMBERS WITH RESPECT TO OTHER ACCOUNTS, OR LITIGATE IN COURT OR ARBITRATE ANY CLAIMS AS A REPRESENTATIVE OR MEMBER OF A CLASS OR IN A PRIVATE ATTORNEY GENERAL CAPACITY ("Class Action Waiver"). Notwithstanding anything else to the contrary in this arbitration provision, only a court, and not an arbitrator, shall determine the validity and effect of the Class Action Waiver. Even if all parties have opted to litigate a claim in court, you or we may elect arbitration with respect to any claim made by a new party or any new claims later asserted in that lawsuit, and nothing undertaken therein shall constitute a waiver of any rights under this arbitration provision.

We will not invoke our right to arbitrate an individual claim you bring in small claims court or your state's equivalent court, if any, so long as the claim is pending only in that court and does not exceed \$5,000.

Your Account involves interstate commerce, and this provision shall be governed by the Federal Arbitration Act (FAA). The arbitration shall be conducted, at the option of whoever files the arbitration claim, by either the American Arbitration Association (AAA) or the National Arbitration Forum (NAF) in accordance with their procedures in effect when the claim is filed. For a copy of their procedures, to file a claim or for other information, contact AAA at 335 Madison Avenue, Floor 10, New York, NY 10017-5905, www.adr.org (phone 1-800-778-7879) or NAF at P.O. Box 50191, Minneapolis, MN 55405 (phone 1-800-474-2371). No other arbitration forum will be permitted, except as agreed to pursuant to either the Change of Terms section or a writing signed by both parties. Unless consented to by all parties, no arbitration may be administered by any administrator that has any formal or informal policy, rule or procedure that is inconsistent with or purports to override the terms of this section. At your written request, we will advance any arbitration filing, administrative and hearing fees which you would be required to pay to pursue a claim or dispute as a result of our electing to arbitrate that claim or dispute. Send requests to P.O. Box 15192, Wilmington, DE 19886-1020. The arbitrator will decide who will ultimately be responsible for paying those fees. In no event will you be required to reimburse us for any arbitration filing, administrative, or hearing fees in an amount greater than what you and our combined court costs would have been if the claim had been resolved in a state court with jurisdiction. In no event will you be required to pay any fees or costs incurred by us in connection with an arbitration proceeding where such a requirement is prohibited by law.

Any arbitration hearing will take place in the federal judicial district where you reside. The arbitrator shall follow applicable substantive law to the extent consistent with the FAA and applicable statutes of limitations and shall honor claims of privilege recognized by law and shall be authorized to award all remedies permitted by the substantive laws that would apply if the action were pending in court. If requested by any party, the arbitrator shall write an opinion containing the reasons for the award. The arbitrator's decision will be final and binding except for any appeal rights under the FAA and except that if the amount in controversy exceeds \$100,000, any party may appeal the award within 30 days to a three-arbitrator panel which shall review the award *de novo*. Unless applicable law provides otherwise, the appealing party will pay the cost of the appeal, regardless of its outcome. However, we will consider in good faith any reasonable request for us to bear the fees charged by the arbitration administrator and the arbitrators in connection with the appeal. Judgment upon any award by the arbitrator may be enforced in any court having jurisdiction.

Our rights and obligations under this arbitration provision shall inure to the benefit of and be binding upon our parent corporations, subsidiaries, affiliates (including, without limitation, Discover Financial Services, Inc.), predecessors, successors, assigns, as well as the officers, directors and employees of each of these entities, and will also inure to the benefit of any third party named as a co-defendant with us or with any of the foregoing in a claim which is subject to this arbitration provision. Your rights and obligations under this arbitration provision shall inure to the benefit of and be binding upon all persons contractually liable under this Agreement and all Authorized Users of the Account. This arbitration provision shall survive termination of your Account as well as voluntary payment in full by you, any legal proceedings by us to collect a debt owed by you, any bankruptcy by you and any sale by us of your Account.

COMPLIANCE WITH INTEREST RATE LIMITATIONS. We intend that this Agreement will comply with applicable interest rate limitations. You will not be required to pay Finance Charges or other charges at a rate that is greater than the maximum amount permitted by law. If it is ever finally determined that, but for this Section, the Finance Charges or other charges under this Agreement would exceed the maximum lawful amount, the Finance Charges and other charges will be reduced to the maximum lawful amount. Any excess amount that you have already paid will be used to reduce the outstanding balance of your Account or will be refunded to you by means of a check in our discretion.

GOVERNING LAW. This Agreement will be governed by the laws of the State of Delaware and applicable federal laws. If any part of this Agreement becomes unenforceable, it will not make any other part unenforceable, except that if the Class Action Waiver set forth above in the Arbitration of Disputes section is invalidated in any proceeding in which you and we are involved,

- 14 -

then the Arbitration of Disputes section will be void with respect to that proceeding.

Discover Bank
DISCOVER CARD

R. D. Moley
Vice President

PRIVACY POLICY We Respect Your Privacy

Our mission is to provide you with superior products and services, along with the peace of mind knowing that your privacy is secure. We understand your concerns about guarding information about you and your Account. We want to assure you that we have taken steps, and will continue to take steps, to safeguard that information.

This Privacy Policy describes our efforts to meet these objectives. It includes a summary of the following important information:

- A listing of the personal information we collect;
 - The circumstances in which we may share information with others;
 - The ways we safeguard the confidentiality and security of information; and
 - The steps you may take to limit our sharing of such information with others. See Section 4 for complete details.
- Please read our Privacy Policy carefully. It will help you understand how we collect and share information.

1. What Personal Information Do We Collect?

To serve you better and manage our business, it is important that we collect and maintain accurate personal information about you. We obtain this information from applications and other forms you submit to us, from your dealings with us and others, from consumer reporting agencies, and from other sources, such as our Web sites. For example:

- We may obtain information such as your name, address and date of birth from applications and other forms you submit to us.
- We may obtain information such as Account balances, payment history, your use of your Account, and the types of services you prefer from your transactions and other dealings with us and others.
- We may obtain information such as the balances of your loans with other lenders and your payment history with others from consumer reporting agencies.
- We may "obtain" information, such as your Internet service provider, your email address, your computer's operating system and Web browser, your Web site use and our Web product and service preferences from your visits to our Web sites.

- 15 -

2. Is Personal Information Shared With Others?

We limit the sharing of information with others. Many of the offers you receive for products and services are provided directly to you from us. For example, a retailer that accepts the Discover® Card may come to us with a special offer for Cardmembers, such as a discount certificate or product upgrade. After careful consideration of the nature of the offer and the company, we will create a list of Cardmembers who may be interested in the offer based on certain characteristics. We will send the offer directly to those Cardmembers on behalf of the retailer by, for example, including an insert in their monthly billing statement or mailing the offer ourselves. We control the information used to make the offer; we do not share the list or any information about our Cardmembers with the retailer. However, please understand that if you do receive this type of offer from us and choose to take advantage of it, the retailer may then learn information about you because only Cardmembers with certain characteristics received the offer.

There are, however, circumstances in which we may share the information we collect about you, as described in Section 1, with other companies in order to provide you with access to products and services and to service your Account effectively, as detailed below. We require these companies to adhere to our privacy standards and to use this information only for the limited purpose for which it was shared. We do not allow them to disclose it to others without our prior approval.

a. Sharing Personal Information with Our Corporate Family

We are part of the Morgan Stanley family of companies. Our corporate family offers a wide variety of products and services that can help you manage your finances. In order to provide you with access to these products and services, we may share the information we collect about you, as described in Section 1, with other members of our corporate family. These companies include financial service providers that offer mortgage lending services, securities and asset management services, investment opportunities and mutual funds, and may include non-financial service providers in the future as our corporate family continues to grow.

b. Sharing Personal Information with Non-Affiliated Parties for Marketing Purposes

We may share the information we collect about you, as described in Section 1, with non-affiliated third parties, including those that accept the Discover Card, in order to provide you with access to products and services offered directly by these companies that may be of value to you. These companies include financial service providers, such as insurance companies, and non-financial companies, such as retailers.

c. Sharing Personal Information with Others

We may share the information we collect about you, as described in Section 1, with companies that perform support or marketing services on our behalf, such as mailing, market research and data processing, other financial institutions with which we have joint marketing agreements, or companies that are our partners for

- 16 -

credit card programs or reward programs. We may also share such information as permitted by law.

3. How Do We Protect The Confidentiality, Security And Integrity Of Information About You?

We maintain physical, electronic and procedural safeguards to protect the information we collect about you. Access to such information is restricted to individuals who need it in order to service your Account or provide products and services to you, and who are trained in the proper handling of such information. Employees who violate these confidentiality requirements are subject to our disciplinary process. Where third parties provide support services, we require them to conform to our privacy standards.

It is important that the information we maintain about you is accurate and complete. If you see information in your monthly billing statements or elsewhere which suggests that our information is incomplete or inaccurate, please write to us at Discover Card, P.O. Box 30943, Salt Lake City, UT 84130-0943 so that we can update this information.

4. How Can You Limit Sharing Of Information About You?

We respect your privacy and offer you choices as to whether we may share information about you with others. You have the option to tell us not to share the information we collect about you, as described in Section 1, with non-affiliated third parties. You also have the option to tell us not to share certain information we collect about you, as described in Section 1, with companies in our corporate family. However, this option is limited to information about your eligibility for credit obtained from your application, such as your income, and from consumer reporting agencies, such as your credit history. If you indicate a preference for either of these options, if you indicate a preference that we do not share that information, please understand that you will not receive offers for products and services provided by other companies that could help you lower your costs, maximize your financial resources or manage your finances.

To indicate your preferences, call us at 1-800-225-5202 or write to us at Discover Card, P.O. Box 30961, Salt Lake City, UT 84130-0961. If you have previously notified us about your privacy preferences, it is not necessary to do so again unless you decide to change your preferences. Your written request should include your name, address, telephone number and Account number(s) and should not be sent with any other correspondence. In order to process your request, we require that the request be provided by you directly and not through a third party. You will need to provide us with your preferences for each credit card account you have with us.

You may notify us about your preferences at any time. Your request will remain in effect until you notify us otherwise. We will honor your request and not share this information, except as permitted by law. For example, federal law permits us to share information about you with consumer reporting agencies, service providers and financial institutions with which we have joint marketing agreements. It also permits us to share information

about our experiences and transactions with you, such as your Account balance and payment history with us, with other members of our corporate family. If you are a new Cardmember, we will not share any information about you, except as permitted by law, for thirty days after we provide this Policy to you in order to give you an opportunity to inform us about your preferences. If you are an existing Cardmember, please understand that you may continue to receive marketing offers directly from other companies that were already in production prior to the processing of your request.

This Privacy Policy is provided to the primary Cardmember listed on the Account. However, any joint Cardmember has the right to notify us about preferences and we will treat that request as applying to the entire Account. We do not share information about former customers, except as permitted by law. This notification supersedes all previously issued Privacy Policies. We reserve the right to amend this Privacy Policy from time to time and we will notify you if we do so.

This Privacy Policy is provided to you by Discover Bank and its subsidiaries, which currently include GTC Insurance Agency, Inc. It applies to the family of Discover Cards, and the products and services offered in connection with those cards, including The Register® card registration service (with the exception of any information registered in connection with the service, which will not be shared). It is part of your Cardmember Agreement and provides a further explanation of how we collect and share information. You may have other rights under state laws that apply to this information. Please note that you will also receive privacy notices for other credit card accounts you have with us, as well as other financial products and services provided to you by us and our affiliates. You will need to indicate your preferences for each of these separately as disclosed in the notice.

Vermont Residents - Your State laws require financial institutions to obtain your consent prior to sharing information about you with others. Except as permitted by law, we will not share information we collect about you with non-affiliated third parties or companies in our corporate family unless you call us at 1-800-DISCOVER and authorize us to do so.

California Residents - Your state law requires financial institutions to obtain your consent prior to sharing information about you with non-affiliated third parties. Except as permitted by law, we will not share information we collect about you with non-affiliated third parties.

Your Billing Rights

KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

1. Notify Us 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 address listed on your bill for Notice of Billing Errors. Write to us 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;
- your 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 not sure about.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

2. Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your Account credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay the finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

3. 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 tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the goods or services. There are two limitations on this right:

- (a) you must have made the purchase in your home state or, if not

within your home state, within 100 miles of your current mailing address, and

(b) the purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the goods or services.

DISCOVER® CARD CASHBACK BONUS® PROGRAM TERMS AND CONDITIONS

The Cashback Bonus® Terms and Conditions constitute a separate and independent agreement from the Cardmember Agreement and apply to Accounts that participate in the Cashback Bonus Program. However, these Terms and Conditions are subject to the Arbitration of Disputes section of the Cardmember Agreement, which is incorporated herein.

1. Cashback Bonus rewards are amounts denominated in dollars and cents which may be accrued by Cardmembers by using their Discover® Card for qualified purchases. Cashback Bonus rewards include Purchase Cashback Bonus rewards and other Cashback Bonus rewards as described below. Cashback Bonus rewards are not accrued for Prohibited Transactions (as defined in the Cardmember Agreement), cash advances or balance transfers.

2. Purchase Cashback Bonus amounts are calculated based on purchases made during an annual period corresponding to the Cardmember's anniversary year as described in paragraph 3 below. The first anniversary year begins on the date the Card is issued and ends on the last day of the twelfth monthly billing period which follows. Each successive anniversary year is the approximate one-year period comprised of the next twelve monthly billing periods.

3. Except as provided below and in paragraph 4 below, the accrued amount of a Purchase Cashback Bonus reward is calculated by multiplying the total qualified purchases at the end of each billing period by:

- .25% (.0025), if the purchases are part of the first \$1,500 in purchases during the anniversary year, and
- .50% (.0050), if the purchases are part of the second \$1,500 in purchases during the anniversary year, and
- 1.0% (.01), if the purchases are part of the purchases in excess of \$3,000 during the anniversary year.

In addition, any purchases made at select warehouse clubs or discount stores, including grocery stores affiliated with these stores, will accrue a fixed Purchase Cashback Bonus reward of 25% (.0025) of the amount of the purchases. However, these purchases are included in the total amount of purchases made during the anniversary year and are used to determine the applicable percentage rate listed above for other purchases. Please call 1-800-347-7895 or visit our Web site at Discovercard.com for a list of these select clubs and stores.

The total of these calculations for each anniversary year is the accrued amount of the Purchase Cashback Bonus reward. The accrued amount of the Purchase Cashback Bonus reward will be made available to Cardmembers as described below provided the conditions contained in paragraph 5 below are met. The calculation for the Purchase Cashback Bonus reward begins again with the beginning of each anniversary year.

4. Cardmembers may also be offered, from time to time, other Cashback Bonus rewards (e.g., by making a purchase at a specific merchant), the terms of which will be disclosed in the offer. These purchases will receive the reward amount described in the offer. They will not be considered qualified purchases for purposes of determining the annual level of purchases and calculating the Purchase Cashback Bonus reward unless otherwise disclosed in the offer. These other Cashback Bonus rewards will accrue in the Cashback Bonus Account in accordance with these Terms and Conditions unless an alternative method of disbursement is disclosed in the offer. In addition, if, as of the date Discover Card determines whether a Cardmember has met the terms of the offer, the Cardmember's Account is closed or delinquent, the Cardmember will not receive this other Cashback Bonus reward unless otherwise disclosed in the offer, nor will the Cardmember receive a Purchase Cashback Bonus reward on these purchases. The accrued amount of these other Cashback Bonus rewards will be made available to Cardmembers as described below provided the conditions contained in paragraph 5 below are met.

5. All Cashback Bonus rewards will be held in the Cashback Bonus Account. The Cashback Bonus amount available for disbursement is the amount in the Cashback Bonus Account as of the last day of the Cardmember's previous billing period. However, Cashback Bonus rewards may be redeemed in increments of \$20 only. Cardmembers have no right to accrued Cashback Bonus amounts of less than \$20 or amounts within the \$20 increments.

Only Cardmembers in good standing with open Accounts may access the accrued Cashback Bonus rewards in the Cashback Bonus Account. For purposes of the Cashback Bonus program, to be in good standing a Cardmember may not be delinquent (as described below) or in default (as defined in the Cardmember Agreement), and a Cardmember may not have used the Account for any prohibited Transactions. The Cardmember is delinquent if Discover Card has not received a required payment by the Payment Due Date shown on the monthly billing statement.

If an Account is inactive for 36 consecutive months, any amount of \$20 or more in accrued Cashback Bonus rewards will be paid to the Cardmember as an Account credit in \$20 increments. If the \$20 minimum or an increment of \$20 thereafter is not reached, that amount will be forfeited. If an Account is closed for any reason, any Cashback Bonus rewards in the Cashback Bonus Account will be forfeited.

6. A qualifying Cardmember may have the opportunity to choose the manner in which Cashback Bonus rewards are disbursed including a credit to the Cardmember's Account, an electronic

deposit into an account designated by the Cardmember, a check that is mailed to the Cardmember, a charitable donation to selected charities, or an exchange of the Cashback Bonus reward for selected products or services, the terms of which will be contained in the offer. Cardmembers may select more than one redemption method, however each redemption and each redemption method must be in \$20 increments. Discover Card may change the redemption methods in its sole discretion from time to time. It is the Cardmember's responsibility to notify Discover Card in the event a Cashback Bonus disbursement is not received for any reason.

Cardmembers may redeem Cashback Bonus rewards by calling 1-877-YOUR AWARD (1-877-968-7292) 24 hours a day/7 days a week or on the Internet at Discovercard.com. Prior to redemption, the transactions on which Cashback Bonus rewards are calculated may be audited for compliance with these Terms and Conditions.

7. In the event a Card is lost or stolen, the accrued amount of the Cashback Bonus rewards in the Cashback Bonus Account, the amount of qualifying purchases and the anniversary date from the old Account will be transferred to the new Account.

8. Discover Card reserves the right to make other adjustments to Cashback Bonus amounts accrued based on Account activity. For example, any returns will decrement these amounts as determined in Discover Card's sole discretion. Discover Card also reserves the right to truncate or round Cashback Bonus amounts to the nearest cent as determined in its sole discretion. If the Cardmember receives a Cashback Bonus reward in excess of the amount in the Cashback Bonus Account, the Cardmember's Account will be debited for the entire amount of the erroneous reward disbursement. This amount will be subject to the terms of the Cardmember Agreement, including but not limited to, the imposition of finance charges.

9. These terms and conditions are subject to change without notice. Changes may be made at any time and may include, but are not limited to, modifying the level of purchases required to qualify for the various tiers, establishing a maximum amount of Cashback Bonus reward Cardmembers may receive, changing the amount that must be accumulated in the Cashback Bonus Account before a reward may be redeemed, changing the types of transactions that constitute a qualified purchase, changing the amount of Cashback Bonus accrued on certain types of purchases, imposing additional restrictions, or terminating the program.

DESCRIPTION OF COVERAGE

SCHEDULED AIR TRAVEL ACCIDENT INSURANCE: Discover® Classic Cardmembers are provided with up to \$150,000 Scheduled Air Travel Accident* protection. Whenever you use your Discover Classic Card (the "credit card") to charge your entire Common Carrier Fare Ticket on any Commercial Aircraft operated by a Scheduled Air Carrier under a license for the transportation of passengers for hire (herein called Scheduled Air Carrier), you

automatically receive this valuable coverage at no additional cost. The benefits of the Policy providing your coverage are governed primarily by the law of a state other than Florida.

*Coverage is underwritten by National Union Fire Insurance Company of Pittsburgh, PA (the "Insurance Company"), with offices in New York, NY. Certain limitations and exclusions apply.

PLAN FEATURES

Benefit Amount \$150,000 Family Aggregate Principal Sum

ACCIDENTAL DEATH BENEFITS. Insurance coverage will be equal to the benefit amount for accidental loss of life. The loss must occur within one year of the accident that caused the injury. Family Aggregate Principal Sum means the total amount of insurance in force on the Cardmember, his or her spouse and their dependent children for any one accident. If more than one insured Person dies as the result of the injuries received in any one accident, the Family Aggregate Principal Sum will be pro-rated and paid in accordance with the claim payment and beneficiary provisions of the Policy. Once the Family Aggregate Principal Sum is paid for any one insured Person in a Family that occurs as the result of any one accident, no further benefits are payable for further deaths in that Family due to injuries received in the same accident.

Maximum Accidental Death benefits payable under the Policy, if more than one Cardmember suffers a loss from the same accident, are limited to an aggregate of \$20,000,000 for all Cardmembers combined. Any reduction of benefits necessary to comply with this limitation will be made on a proportionate basis to each Cardmember up to this aggregate limit of liability. As used herein, Cardmember means Cardmember, his or her insured spouse and insured dependent children. This aggregate limit does not replace or in any way affect the Family Aggregate Principal Sum stated under the Policy.

"Injury" means bodily injury (a) which is sustained as a direct result of an unintended, unanticipated accident that is external to the body and that occurs while the injured person's coverage under this Policy is in force, and (b) which directly (independent of sickness, disease, mental infirmity, bodily infirmity or any other cause) causes a covered loss.

DISAPPEARANCE BENEFITS. We will presume you suffered loss of life due to an accident if you are riding in a Scheduled Air Carrier that is involved in a covered accident and as a result of the accident, the Scheduled Air Carrier is wrecked, sinks, or disappears; and your body is not found within one (1) year of the accident.

The total of all benefits payable for you, your spouse and your dependent children from the same accident will not exceed the \$150,000 Family Aggregate Principal Sum.

ELIGIBILITY. This automatic insurance is provided to eligible holders of the credit card whose names appear on the credit card, their spouses and their unmarried dependent children under age 19 (age 23 if attending school on a full-time basis and fully dependent on you for support). However, the age limit does not apply to a

child who is incapable of self-sustaining employment by reason of mental or physical incapacity.

EFFECTIVE DATES. Your insurance under this plan is effective on the later of: 1) July 1, 2001, or 2) the date you become an eligible person. Your insurance under this plan will cease on the earlier of: 1) the date the insurance coverage is terminated; or 2) on the date you cease to be an eligible holder of the credit card.

THE BENEFICIARY. Unless you designate otherwise with a beneficiary designation form, your death benefit will be paid, in equal shares, to the first surviving class of those that follow: (1) your spouse; (2) your children; (3) your parents; or (4) your brothers and sisters. If no class has a survivor, the beneficiary is your estate. You may change your beneficiary by writing to the Insurance Company at Accident & Health Division, 500 West Madison Street, Suite 2250, Chicago, IL 60661.

CLAIM PROCEDURE. Claim forms may be obtained through the Insurance Company. Claims for benefits must be filed with the Insurance Company within 90 days or as soon as reasonably possible after the loss occurs.

PLAN OF INSURANCE COVERAGE. You, as a Cardmember, and your spouse and children will be covered against injuries that result in an accidental death while as a passenger in or on, including getting in or out of, or on or off of, any Scheduled Air Carrier if the Common Carrier Fare Ticket for the flight was charged to your credit card.

Companion tickets issued for free with the purchase of a full-fare common carrier ticket and used by a spouse or dependent child will be considered as fully charged to the credit card. If the corresponding full Common Carrier Fare Ticket is charged to the credit card.

Coverage is effective when you board the Scheduled Air Carrier, provided the full Common Carrier Fare Ticket is purchased, or the travel reservation is made for the companion tickets, prior to boarding such Scheduled Air Carrier. Coverage ends when you alight from the Scheduled Air Carrier.

EXCLUSIONS. Benefits are not payable if the loss is caused by or results from: 1) self-inflicted injury or suicide; 2) sickness, disease, or mental incapacity or bodily infirmity whether directly or indirectly; 3) infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, promaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes; 4) committing or attempting to commit a felony; 5) war or act of war, declared or undeclared; or (6) travel or flight in or on any vehicle used for aerial navigation, as a pilot, operator or crew member.

LIMITATIONS. Benefits will only be payable under one Cardmember account, the credit card under which the Common Carrier Fare Ticket was fully charged. Benefits are not payable for losses due to injury sustained while on a trip for which the tickets were purchased with a frequent flyer voucher.

Complete provisions pertaining to this plan of insurance are contained in Policy #9029072 issued by National Union Fire Insurance Company of Pittsburgh, PA with offices in New York, NY. The premium for this insurance is paid by Discover Financial Services, Inc., out of income derived from its credit card operations. Please read this Description of Coverage. Keep it in a safe place with your other insurance documents. This Description of Coverage (from Number 330365DOC) is not a contract of insurance but is simply an informative statement to each eligible individual of the principal provisions of the insurance while in effect.

If a conflict exists between a statement in this Description of Coverage and any provisions in the Policy, the Policy will govern. Claims administered by: A&H Claims Department, P.O. Box 15701, Wilmington, DE 19850-5701, (800) 551-0824.

new balance
\$3,015.71minimum payment due
\$61.00account number 0011 0025 5068 7032
enter amount enclosed belowpayment due date
February 7, 2001

\$

Please make check payable to Discover Card. You are overlimit. Please pay your minimum payment plus \$ 15.71.

502 67 24

10 SDSN6A01 0001832
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

Consolidate bills quickly and securely with a Balance Transfer to your Discover Card - Call 1-877-353-0989 or visit Discovercard.com/balancetransfer TODAY!

PO BOX 15251
WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011002550687032030157100000000006100

Discover Card Account Summary

Closing Date: January 10, 2001

page 1 of 2

account number 6011 0025 5068 7032
payment due date February 7, 2001
minimum payment due \$61.00
credit limit \$3,000.00
credit available \$0.00
cash credit limit \$1,500.00
cash credit available \$0.00

previous balance	\$0.00
payments and credits	- 0.00
purchases	+ 1,459.81
cash advances	+ 1,500.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 55.90
new balance	= \$3,015.71

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

Cashback Bonus®

Cashback Bonus® Anniversary Date: December 10

Cashback Bonus® Anniversary
Date: December 10

Previous Cashback Bonus Award Balance	\$ 0.00
Purchase Award This Period	+ 4.70
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	4.70

Transactions

	trans. date	post date		
Merchandise/Retail	Dec 29	Dec 29	KAUFMANN'S #91 PITTSBURGH PA	\$ 251.33
	Dec 30	Dec 30	WALMRT SUPERCNT 002129 CLEARFIELD PA	24.31
	Dec 30	Dec 30	WALMRT SUPERCNT 002129 CLEARFIELD PA	59.77
	Jan 1	Jan 1	KMART 3564 CLEARFIELD PA	276.51
	Jan 4	Jan 4	PRINCESS HOUSE INC TAUTON MA	19.08
	Jan 4	Jan 4	PRINCESS HOUSE INC TAUTON MA	27.56
	Jan 4	Jan 4	FACTORY CARD OUTLET STATE COLLEGEPA	37.31
	Jan 4	Jan 4	OFFICE DEPOT #374 STATE COLLEGEPA	319.94
	Jan 6	Jan 6	AMES DEPT STORE 71 PHILLIPSBURG PA	31.78
Other/Miscellaneous	Jan 10	Jan 10	ACCOUNTGUARD PRIMARY 1-877-883-1959	20.66
Services	Jan 1	Jan 1	COUNTRY CONVENIENCE MORRSDALE PA	39.76
	Jan 2	Jan 2	B A MOBLIE -VISION 800-922-0204 NJ	100.00
	Jan 5	Jan 5	COUNTRY CONVENIENCE MORRSDALE PA	42.24
Cash Advances	Dec 29	Dec 29	COUNTY NATIONAL BANK PHILIPSBURG PA	1,000.00
	Dec 29	Dec 29	CASH ADVANCE TRANS FEE FINANCE CHARGE	30.00
	Jan 2	Jan 2	COUNTY NATIONAL BANK PHILIPSBURG PA	500.00
	Jan 2	Jan 2	CASH ADVANCE TRANS FEE FINANCE CHARGE	15.00

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD (Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to: Discover Card, P.O. Box 15192, Wilmington, DE 19850-5192

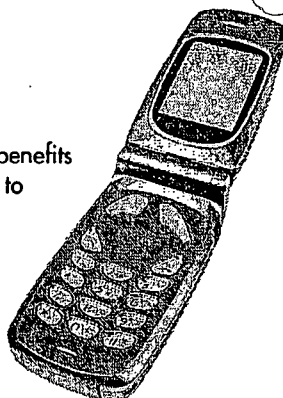
It pays to
DISCOVER

Questions about your Discover® Card?

We're here to help.

If you have questions or comments about your Account, your benefits or any aspect of your Discover® Card membership, we'd like to hear from you.

Call our Customer Service Department at **1-800-DISCOVER** (1-800-347-2683) – 24 hours a day, 7 days a week or visit us at **Discovercard.com**



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Closing Date: January 10, 2001 page 2 of 2

Supermarkets	Jan 5	Jan 5	WEIS MARKET #118 SHD PHILIPSBURG PA	57.10
	Jan 6	Jan 6	BI-LO MARKET #216 PHILIPSBURG PA	152.46

OPEN A DISCOVER MONEY MARKET OR CD ACCOUNT TODAY! Discover Bank gives you: **GREAT RATES** - Consistently high week after week. **SECURITY** - Over \$20 Billion in assets, a bank that's been around since 1911, and FDIC insurance. **CONVENIENCE** - Open an account without leaving home, call 1-800-347-7000 or visit Discovercard.com. Mention code ME0011M/C.

Sign up for Discover Inter@ctive(SM) to receive free automatic e-mail reminders on your Discover(R) Classic Card Account. You can choose up to four different reminders: statement summary available, payment posted, minimum payment not received or nearing account credit limit. Avoid late or overlimit fees -- Register at Discovercard.com today!

The holiday season is here and chances are you'll be using your credit and debit cards to purchase those much wanted gifts - increasing the possibility of losing your cards. Protect yourself from the stress of reporting them missing by calling just one number. We'll do all the rest. Call 1-800-347-2683 to learn more about The Register(R).

New Discover(R) AccountGuard(SM) credit protection puts your Discover Card Account on hold when the unforeseen happens. For more information about this optional protection, call toll-free, 1-877-883-1959, 8am-8pm, Mon.-Fri., ET.

Promotional Offer: Balance Transfer. Offer Available: 11/20/00-05/01/01. Daily Periodic Rate: 0.01616%; corresponding ANNUAL PERCENTAGE RATE: 5.90%. Rate Expiration: June 2001. Promotional Offers are subject to the terms of the offer including expiration.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 21 days						
Purchases	\$0	0.00000%	0.00% F	0.00%	\$0	none
Cash Advances	\$861.18	0.06025%	21.99% F	44.71%	\$10.90	\$45.00

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

It pays to
DISCOVER



new balance
\$2,793.88

minimum payment due
\$0.00

account number 6011 0025 5068 7032
enter amount enclosed below

payment due date
March 7, 2001

\$

Please make check payable to Discover Card. No payment due! You recently paid more than the minimum. Optional payment amount: \$58.00.

10 SDSN6A01 0001833
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

Consolidate bills quickly and securely with a Balance Transfer to your Discover Card - Call 1-877-353-0969 or visit Discovercard.com/balancetransfer TODAY!

PO BOX 15251
WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011002550687032027938800500000000000

Discover Card Account Summary

Closing Date: February 10, 2001 page 1 of 2

account number 6011 0025 5068 7032
payment due date March 7, 2001
minimum payment due \$0.00
credit limit \$3,000.00
credit available \$206.00
cash credit limit \$1,500.00
cash credit available \$0.00

previous balance	\$3,015.71
payments and credits	- 500.00
purchases	+ 248.84
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 29.33
new balance	= \$2,793.88

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

Cashback Bonus®

Cashback Bonus® Anniversary Date: December 10

Cashback Bonus® Anniversary
Date: December 10

Previous Cashback Bonus Award Balance	\$ 4.70
Purchase Award This Period	+ 1.15
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	5.85

Transactions

	trans. date	post date		
Payments and Credits	Jan 26	Jan 26	PAYMENT - THANK YOU	\$ -500.00
Merchandise/Retail	Jan 10	Jan 11	PRINCESS HOUSE INC TAUTON MA	17.76
	Jan 28	Jan 28	AMES DEPT STORE 71 PHILLIPSBURG PA	23.81
	Jan 28	Jan 28	AMES DEPT STORE 71 PHILLIPSBURG PA	52.46
	Feb 1	Feb 1	AMES DEPT STORE 71 PHILLIPSBURG PA	49.04
	Feb 3	Feb 3	AMES DEPT STORE 71 PHILLIPSBURG PA	41.63
Other/Miscellaneous	Feb 10	Feb 10	ACCOUNTGUARD PRIMARY 1-877-883-1959	19.14
Services	Jan 30	Jan 30	THE REGISTER CARD SVCE 800-347-3395 UT	45.00

Sign up for PlanPlus(R) today! Your membership will entitle you to instant PlanPlus discounts on a variety of health care needs. PlanPlus is a smart choice for value, quality and service. For details on this special offer, please call 1-800-527-7783 and mention code 01AIJ or log onto Discovercard.com and select "Products and Services".

OPEN A DISCOVER MONEY MARKET OR CD ACCOUNT TODAY! Discover Bank gives you: GREAT RATES - Consistently high week after week. SECURITY - Over \$20 Billion in assets, a bank that's been around since 1911, and FDIC insurance. CONVENIENCE - Open an account without leaving home, call 1-800-347-7000 or visit Discovercard.com. Mention code ME0102M/C.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD (Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to: Discover Card, P.O. Box 15192, Wilmington, DE 19850-5192

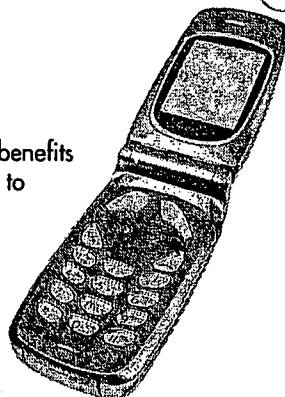
It pays to
DISCOVER

Questions about your Discover® Card?

We're here to help.

If you have questions or comments about your Account, your benefits or any aspect of your Discover® Card membership, we'd like to hear from you.

Call our Customer Service Department at 1-800-DISCOVER (1-800-347-2683) — 24 hours a day, 7 days a week or visit us at Discovercard.com



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Closing Date: February 10, 2001 page 2 of 2

Sign up for Discover Inter@ctive(SM) to receive free automatic e-mail reminders on your Discover(R) Classic Card Account. You can choose up to four different reminders: statement summary available, payment posted, minimum payment not received or nearing account credit limit. Avoid late or overlimit fees -- Register at Discovercard.com today!

Discover(R) Card is a proud partner of Communities In Schools - the nation's leading community-based organization that brings together community resources to help young people stay in school and prepare for life. You can help by electing to donate your annual Cashback Bonus(R) Award check to Communities In Schools and help support America's youth.

Be sure to use your Discover(R) Card and build your Cashback Bonus(R) award* with every purchase you make. *Up to 1% paid yearly, based on annual level of purchases.

Promotional Offer: Balance Transfer. Offer Available: 11/20/00-05/01/01. Daily Periodic Rate: 0.01616%; corresponding ANNUAL PERCENTAGE RATE: 5.90%. Rate Expiration: June 2001. Promotional Offers are subject to the terms of the offer including expiration.

	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	\$9.99	0.00000%	0.00% F	0.00%	\$0	none
Cash Advances	\$1570.04	0.06025%	21.99% F	21.99%	\$29.33	\$0
previous billing period: 21 days						
Purchases	\$0	0.00000%	0.00% F	0.00%	\$0	none
Cash Advances	\$0	0.06025%	21.99% F	21.99%	\$0	none

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

It pays to
DISCOVER



\$2,894.96

\$58.00

enter amount enclosed below

payment due date
April 7, 2001

\$

10 SDSN6A01 0001834

SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427Consolidate bills quickly and securely
with a Balance Transfer to your Discover
Card - Call 1-877-353-0989 or visit
Discovercard.com/balancetransfer TODAY!

PO BOX 15251

WILMINGTON DE 19886-5251

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Account information and special offers.

000006011002550687032028949600000000005800

Discover Card Account Summary

Closing Date: March 10, 2001

page 1 of 2

account number	6011 0025 5068 7032
payment due date	April 7, 2001
minimum payment due	\$58.00
credit limit	\$3,000.00
credit available	\$105.00
cash credit limit	\$1,500.00
cash credit available	\$0.00

previous balance	\$2,793.88
payments and credits	- 45.00
purchases	+ 119.12
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 26.96
new balance	= \$2,894.96

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

Cashback Bonus®

Cashback Bonus® Anniversary Date: December 10

Cashback Bonus® Anniversary
Date: December 10

Previous Cashback Bonus Award Balance	\$ 5.85
Purchase Award This Period	+ 0.37
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	6.22

Transactions

	trans. date	post date		
Payments and Credits	Mar 2	Mar 4	THE REGISTER CARD SVCE 800-347-3395 UT	\$ -45.00
Merchandise/Retail	Feb 19	Feb 19	COOKING CLUB OF AMERIC 888-850-8202 MN	24.00
	Mar 3	Mar 3	PRINCESS HOUSE INC TAUTON MA	33.92
	Mar 3	Mar 3	AMES DEPT STORE 71 PHILLIPSBURG PA	44.20
Gas/Automotive	Mar 3	Mar 3	AMOCO OIL 05567177 PHILIPSBURG PA	17.00

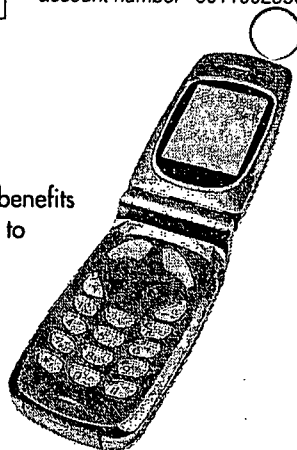
Use your Discover(R) Card for all your purchases and watch your Cashback Bonus(R) award grow.

Questions about your Discover® Card?

We're here to help.

If you have questions or comments about your Account, your benefits or any aspect of your Discover® Card membership, we'd like to hear from you.

Call our Customer Service Department at **1-800-DISCOVER** (1-800-347-2683)—24 hours a day, 7 days a week or visit us at **Discovercard.com**



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Closing Date: March 10, 2001

page 2 of 2

Promotional Offer: Balance Transfer. Offer Available: 11/20/00-05/01/01. Daily Periodic Rate: 0.01616%; corresponding ANNUAL PERCENTAGE RATE: 5.90%. Rate Expiration: June 2001. Promotional Offers are subject to the terms of the offer including expiration.

	<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: 28 days</i>						
<i>Purchases</i>	\$19.14	0.00000%	0.00% F	0.00%	\$0	none
<i>Cash Advances</i>	\$1598.19	0.06025%	21.99% F	21.99%	\$26.96	\$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

It pays to
DISCOVER



\$2,823.58

\$0.00

enter amount enclosed below

payment due date
May 8, 2001

\$

Please make check payable to Discover Card. No payment due! You recently paid more than the minimum. Optional payment amount: \$56.00.

10 SDSN6A01 0001835

SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427Consolidate bills quickly and securely
with a Balance Transfer to your Discover
Card - Call 1-877-353-0989 or visit
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WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space above, or
go to Discovercard.com. Print your e-mail address to receive important
Account information and special offers.

000006011002550687032028235800200000000000

Discover Card Account Summary

Closing Date: April 10, 2001

page 1 of 2

account number	6011 0025 5068 7032
payment due date	May 8, 2001
minimum payment due	\$0.00
credit limit	\$3,000.00
credit available	\$176.00
cash credit limit	\$1,500.00
cash credit available	\$0.00

previous balance	\$2,894.96
payments and credits	- 300.00
purchases	+ 198.23
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 30.39
new balance	= \$2,823.58

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

Cashback Bonus®

Cashback Bonus® Anniversary Date: December 10

Cashback Bonus® Anniversary
Date: December 10Use your Discover Card - you're close to
your next Cashback Bonus tier of 0.75%.

Previous Cashback Bonus Award Balance	\$ 6.22
Purchase Award This Period	+ 0.99
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	7.21

Transactions

	trans. date	post date		
Payments and Credits	Mar 12	Mar 12	PAYMENT - THANK YOU	\$ -100.00
	Mar 21	Mar 21	PAYMENT - THANK YOU	-200.00
Merchandise/Retail	Mar 12	Mar 12	PRINCESS HOUSE INC TAUTON MA	35.25
	Mar 18	Mar 18	PRINCESS HOUSE INC TAUTON MA	19.08
	Mar 24	Mar 24	PRINCESS HOUSE INC TAUTON MA	20.94
	Apr 5	Apr 5	PRINCESS HOUSE INC TAUTON MA	104.94
	Apr 9	Apr 9	PRINCESS HOUSE INC TAUTON MA	18.02

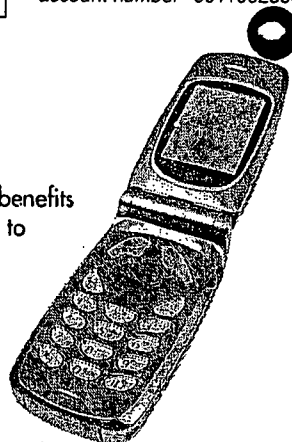
PLEASE NOTE. Effective for billing periods beginning after May 1, 2001, we will no longer reduce or eliminate the
Minimum Payment Due because you paid more than the Minimum Payment Due for the preceding billing period. The
Minimum Payment Due will be calculated on each statement as provided by the Cardmember Agreement.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.Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD
(Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to:
Discover Card: P.O. Box 15192, Wilmington, DE 19850-5192It pays to
DISCOVER

Questions about your Discover® Card?

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If you have questions or comments about your Account, your benefits or any aspect of your Discover® Card membership, we'd like to hear from you.

Call our Customer Service Department at **1-800-DISCOVER** (1-800-347-2683)—24 hours a day, 7 days a week or visit us at **Discovercard.com**



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Closing Date: April 10, 2001

page 2 of 2

OPEN A DISCOVER MONEY MARKET OR CD ACCOUNT TODAY! Discover Bank gives you: **GREAT RATES** - Consistently high week after week. **SECURITY** - Over \$20 Billion in assets, a bank that's been around since 1911, and FDIC insurance. **CONVENIENCE** - Open an account without leaving home, call 1-800-347-7000 or visit **Discovercard.com**. Mention code **ME0104M/C**.

Pay This Bill Online at Discovercard.com and Save a Stamp! The Discover(R) Card Account Center lets you manage your finances -- even make a payment -- online! Register for the Account Center at **Discovercard.com** and enjoy the benefits of a free online membership. Visit **Discovercard.com** today!

Now you can use your Discover(R) Card at Club Med(R)! At Club Med, you'll find a vacation experience unlike any other on earth. And with 120 destinations around the world, excitement awaits no matter which location you choose. Make travel arrangements with your Discover Card by calling 1-800 CLUB MED or visiting **www.clubmed.com**.

Promotional Offer: Balance Transfer. Offer Available: 11/20/00-05/01/01. Daily Periodic Rate: 0.01616%; corresponding **ANNUAL PERCENTAGE RATE: 5.90%**. Rate Expiration: June 2001. Promotional Offers are subject to the terms of the offer including expiration.

	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	\$0.61	0.00000%	0.00% F	0.00%	\$0	none
Cash Advances	\$1626.85	0.06025%	21.99% F	21.99%	\$30.39	\$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**

It pays to
DISCOVER



new balance
\$2,872.09

minimum payment due
\$0.00

account number 6011 0025 5068 7032
enter amount enclosed below

payment due date
June 8, 2001

\$

Please make check payable to Discover Card. No payment due! You recently paid more than the minimum. Optional payment amount: \$57.00.

10 SDSN6A01 0001836
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

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PO BOX 15251
WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

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Discover Card Account Summary

Closing Date: May 10, 2001

page 1 of 2

account number 6011 0025 5068 7032
payment due date June 8, 2001
minimum payment due \$0.00
credit limit \$3,000.00
credit available \$127.00
cash credit limit \$1,500.00
cash credit available \$0.00

previous balance	\$2,823.58
payments and credits	- 100.00
purchases	+ 118.56
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 29.95
new balance	= \$2,872.09

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

Cashback Bonus®

Cashback Bonus® Anniversary Date: December 10

Cashback Bonus® Anniversary
Date: December 10

Previous Cashback Bonus Award Balance	\$ 7.21
Purchase Award This Period	+ 0.74
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	7.95

Transactions

	trans. date	post date		
Payments and Credits	Apr 30	Apr 30	PAYMENT - THANK YOU	\$ -100.00
Merchandise/Retail	Apr 12	Apr 12	PRINCESS HOUSE INC TAUTON MA	30.58
	Apr 12	Apr 12	PRINCESS HOUSE INC TAUTON MA	50.88
	Apr 12	Apr 12	PRINCESS HOUSE INC TAUTON MA	19.08
	Apr 12	Apr 12	PRINCESS HOUSE INC TAUTON MA	18.02

PLEASE NOTE. Effective for billing periods beginning after May 1, 2001, we will no longer reduce or eliminate the Minimum Payment Due because you paid more than the Minimum Payment Due for the preceding billing period. The Minimum Payment Due will be calculated on each statement as provided by the Cardmember Agreement.

Identity fraud crimes are on the rise. Enroll in ProfileProtect(R) and you'll be alerted to unauthorized use of your identity. We'll monitor your credit file and alert you to changes that could indicate identity fraud. Enroll for only \$8.99/month with a free 30-day trial. Call 800-461-8836 and mention code 2729.

Use your Discover(R) Card for all your purchases and watch your Cashback Bonus(R) award grow.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD (Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to: Discover Card, P.O. Box 15192, Wilmington, DE 19850-5192

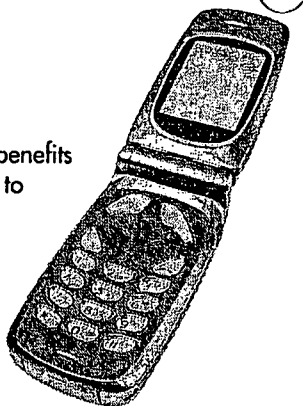
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Questions about your Discover® Card?

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Closing Date: May 10, 2001

page 2 of 2

Looking for a new place to keep your Discover(R) Card? How about a Coach wallet or handbag? Use your Discover Card to purchase classically designed merchandise from Coach. Each product maintains the highest standards of workmanship. To find a location near you call 800-262-2411 or purchase online at www.coach.com and use your Discover Card!

Remember the plastic tricycles you used to ride as a kid? Well, in Vail, CO, we not only remember them, we race them! Come to Vail, the Ultimate Mountain Playground -- whether it's Big Wheel Racing on June 23rd, golfing or hiking, Vail lets you escape the ordinary and be a kid again. For more information on Vail events call 800-525-3875.

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.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$0	0.00000%	0.00% F	0.00%	\$0	none
Cash Advances	\$1657.01	0.06025%	21.99% F	21.99%	\$29.95	\$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

It pays to
DISCOVER



new balance
\$2,864.40

minimum payment due
\$58.00

account number 0011 0025 5068 7032
enter amount enclosed below

payment due date
July 8, 2001

\$

10 SDSN6A01 0001837
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

Consolidate bills quickly and securely
with a Balance Transfer to your Discover
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Discovercard.com/balancetransfer TODAY!

PO BOX 15251
WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or
go to Discovercard.com. Print your e-mail address to receive important
Account information and special offers.

000006011002550687032028644000100000005800

Discover Card Account Summary

Closing Date: June 10, 2001

page 1 of 1

account number 6011 0025 5068 7032
payment due date July 8, 2001
minimum payment due \$58.00
credit limit \$3,000.00
credit available \$135.00
cash credit limit \$1,500.00
cash credit available \$0.00

previous balance	\$2,872.09
payments and credits	- 100.00
purchases	+ 60.79
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 31.52
new balance	= \$2,864.40

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

Cashback Bonus®

Cashback Bonus® Anniversary Date: December 10

Cashback Bonus® Anniversary
Date: December 10

Previous Cashback Bonus Award Balance	\$ 7.95
Purchase Award This Period	+ 0.46
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	8.41

Transactions

	trans. date	post date		
Payments and Credits	May 29	May 29	PAYMENT - THANK YOU	\$ -100.00
Merchandise/Retail	May 24	May 24	PRINCESS HOUSE INC TAUTON MA	26.74
Services	May 15	May 15	BEACONGRAPHICS SYSTEMS SOMERVILLE NJ	34.05

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 2893.

	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	\$0	0.00000%	0.00% F	0.00%	\$0	none
Cash Advances	\$1687.73	0.06025%	21.99% F	21.99%	\$31.52	\$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, call 1-800-347-7449. Send billing error notice to:

It pays to
DISCOVER



\$2,966.38

\$60.00

enter amount enclosed below

payment due date
August 9, 2001

\$

Please make check payable to Discover Card or pay
online @ Discovercard.com.10 SDSN6A01 0001838
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427Consolidate bills quickly and securely
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Card - Call 1-877-353-0989 or visit
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Account information and special offers.

000006011002550687032029663800060000006000

Discover Card Account Summary

Closing Date: July 10, 2001

page 1 of 1

account number	6011 0025 5068 7032
payment due date	August 9, 2001
minimum payment due	\$60.00
credit limit	\$3,000.00
credit available	\$33.00
cash credit limit	\$1,500.00
cash credit available	\$0.00

previous balance	\$2,864.40
payments and credits	- 60.00
purchases	+ 116.39
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 45.59
new balance	= \$2,966.38

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

Cashback Bonus®

Cashback Bonus® Anniversary Date: December 10

Cashback Bonus® Anniversary
Date: December 10

Previous Cashback Bonus Award Balance	\$ 8.41
Purchase Award This Period	+ 0.87
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	9.28

Transactions

	trans. date	post date		
Payments and Credits	Jun 20	Jun 20	PAYMENT - THANK YOU	\$ -60.00
Merchandise/Retail	Jun 13	Jun 13	PRINCESS HOUSE INC TAUTON MA	17.76
	Jun 14	Jun 14	PRINCESS HOUSE INC TAUTON MA	22.79
	Jul 2	Jul 2	PRINCESS HOUSE INC TAUTON MA	24.91
	Jul 6	Jul 6	CARB FIGHTER 800-7523930 TN	50.93

Increase your Cashback Bonus(R) award by using your Discover(R) Card for your purchases. Now that's smart! Up to
1% paid yearly based on your annual level and type of purchases.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$1178.38	0.04107%	14.99% F	14.99%	\$14.52	none
Cash Advances	\$1719.02	0.06025%	21.99% F	21.99%	\$31.07	\$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, call 1-800-347-7449. Send billing error notice to:It pays to
DISCOVER

new balance
\$2,958.34minimum payment due
\$60.00account number 0011 0025 5068 7032
enter amount enclosed belowpayment due date
September 9, 2001

\$

Please make check payable to Discover Card or pay
online @ Discovercard.com.10 SDSN6A01 0001839
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427Consolidate bills quickly and securely
with a Balance Transfer to your Discover
Card - Call 1-877-353-0989 or visit
Discovercard.com/balancetransfer TODAY!PO BOX 15251
WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space above, or
go to Discovercard.com. Print your e-mail address to receive important
Account information and special offers.

000006011002550687032029583400100000006000

Discover Card Account Summary

Closing Date: August 10, 2001

page 1 of 1

account number	6011 0025 5068 7032
payment due date	September 9, 2001
minimum payment due	\$60.00
credit limit	\$3,000.00
credit available	\$41.00
cash credit limit	\$1,500.00
cash credit available	\$0.00

previous balance	\$2,966.38
payments and credits	- 100.00
purchases	+ 44.05
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 47.91
new balance	= \$2,958.34

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

Cashback Bonus®

Cashback Bonus® Anniversary Date: December 10

Cashback Bonus® Anniversary
Date: December 10

Previous Cashback Bonus Award Balance	\$ 9.28
Purchase Award This Period	+ 0.33
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	9.61

Transactions

	trans. date	post date		
Payments and Credits	Jul 27	Jul 27	PAYMENT - THANK YOU	\$ -100.00
Services	Aug 8	Aug 8	BEACONGRAPHICS SYSTEMS SOMERVILLE NJ	44.05

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(SM) frees you from making Discover Card payments. You pay no
monthly payments, fees or finance charges for up to one year (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
current billing period: 31 days						
Purchases	\$1194.61	0.04107%	14.99% F	14.99%	\$15.21	none
Cash Advances	\$1750.89	0.06025%	21.99% F	21.99%	\$32.70	\$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, call 1-800-347-7440. Send billing error notice to:It pays to
DISCOVER



\$2,931.76

\$59.00

payment due date
October 9, 2001

enter amount enclosed below

\$

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

10 SDSN6A01 0001840

SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427Consolidate bills quickly and securely
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go to Discovercard.com. Print your e-mail address to receive important
Account information and special offers.

000006011002550687032029317600075000005900

Discover Card Account Summary

Closing Date: September 10, 2001 page 1 of 1

account number	6011 0025 5068 7032
payment due date	October 9, 2001
minimum payment due	\$59.00
credit limit	\$3,000.00
credit available	\$68.00
cash credit limit	\$1,500.00
cash credit available	\$0.00

previous balance	\$2,958.34
payments and credits	- 75.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 48.42
new balance	= \$2,931.76

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

Cashback Bonus®

Cashback Bonus® Anniversary Date: December 10

Cashback Bonus® Anniversary
Date: December 10

Previous Cashback Bonus Award Balance	\$ 9.61
Purchase Award This Period	+ 0.00
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	9.61

Transactions

	trans. date	post date		
Payments and Credits	Sep 6	Sep 6	PAYMENT - THANK YOU	\$ -75.00

Our records show your current phone number as (814) 342-7405. If this is not correct please update it in the address
change area above.

	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	\$1185.78	0.04107%	14.99% F	14.99%	\$15.10	none
Cash Advances	\$1783.89	0.06025%	21.99% F	21.99%	\$33.32	\$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, call 1-800-347-7449. Send billing error notice to:It pays to
DISCOVER



new balance
\$3,007.62

minimum payment due
\$120.00

account number 6011 0025 5068 7032
enter amount enclosed below

payment due date
November 9, 2001

\$

Please make check payable to Discover Card. You are overlimit. Please pay your minimum payment plus \$ 7.62.

10 SDSN6A01 0001841
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

Consolidate bills quickly and securely with a Balance Transfer to your Discover Card - Call 1-877-353-0989 or visit Discovercard.com/balancetransfer TODAY!

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000006011002550687032030076200000000012000

Discover Card Account Summary

account number 6011 0025 5068 7032
payment due date November 9, 2001
minimum payment due \$120.00
credit limit \$3,000.00
credit available \$0.00
cash credit limit \$1,500.00
cash credit available \$0.00

Closing Date: October 10, 2001

page 1 of 1

previous balance	\$2,931.76
payments and credits	- 0.00
purchases	+ 29.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 46.86
new balance	= \$3,007.62

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

Cashback Bonus®

Cashback Bonus® Anniversary Date: December 10

Cashback Bonus® Anniversary
Date: December 10

Previous Cashback Bonus Award Balance	\$ 9.61
Purchase Award This Period	+ 0.00
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	9.61

Transactions

	trans. date	post date		
Other/Miscellaneous	Oct 10	Oct 10	LATE 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
current billing period: 30 days						
Purchases	\$1137.38	0.04107%	14.99% F	14.99%	\$14.02	none
Cash Advances	\$1816.96	0.06025%	21.99% F	21.99%	\$32.84	\$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, call 1-800-347-7449. Send billing error notice to:

It pays to
DISCOVER



new balance
\$3,014.02

minimum payment due
\$106.00

account number
enter amount enclosed below

payment due date
December 9, 2001

\$

Please make check payable to Discover Card. You are overlimit. Please pay your minimum payment plus \$ 14.02.

10 SDSN6A01 0001842
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

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000006011002550687032030140200075000010600

Discover Card Account Summary

Closing Date: November 10, 2001 page 1 of 1

account number 6011 0025 5068 7032
payment due date December 9, 2001
minimum payment due \$106.00
credit limit \$3,000.00
credit available \$0.00
cash credit limit \$1,500.00
cash credit available \$0.00

previous balance	\$3,007.62
payments and credits	- 75.00
purchases	+ 29.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 52.40
new balance	= \$3,014.02

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

Cashback Bonus®

Cashback Bonus® Anniversary Date: December 10

Cashback Bonus® Anniversary
Date: December 10

Previous Cashback Bonus Award Balance	\$ 9.61
Purchase Award This Period	+ 0.00
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	9.61

Transactions

	trans. date	post date		
Payments and Credits	Oct 19	Oct 19	PAYMENT - THANK YOU	\$ -75.00
Other/Miscellaneous	Nov 10	Nov 10	LATE 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
current billing period: 31 days						
Purchases	\$1125.95	0.04655%	16.99% F	16.99%	\$16.25	none
Cash Advances	\$1851.41	0.06299%	22.99% F	22.99%	\$36.15	\$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, call 1-800-347-7449. Send billing error notice to:

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DISCOVER



new balance
\$2,914.51

minimum payment due
\$59.00

account number 6011 0025 5068 7032
enter amount enclosed below

payment due date
January 9, 2002

\$

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

10 SDSN6A01 0001843

SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

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Account information and special offers.

000006011002550687032029145100150000005900

Discover Card Account Summary

Closing Date: December 10, 2001 page 1 of 2

account number 6011 0025 5068 7032
payment due date January 9, 2002
minimum payment due \$59.00
credit limit \$3,000.00
credit available \$85.00
cash credit limit \$1,500.00
cash credit available \$0.00

previous balance	\$3,014.02
payments and credits	- 150.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 50.49
new balance	= \$2,914.51

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

Cashback Bonus®

Cashback Bonus® Anniversary Date: December 10

Cashback Bonus® Earned Since Anniversary
Date of December 10: \$9.61

Previous Cashback Bonus Award Balance	\$ 9.61
Purchase Award This Period	+ 0.00
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	9.61

Transactions

	trans. date	post date		
Payments and Credits	Nov 23	Nov 23	PAYMENT - THANK YOU	\$ -150.00

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
current billing period: 30 days						
Purchases	\$1061.29	0.04655%	16.99% F	16.99%	\$14.83	none
Cash Advances	\$1887.31	0.06299%	22.99% F	22.99%	\$35.66	\$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, call 1-800-347-7440. Send billing correspondence to:

It pays to
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Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	December 10	Balance
Previous Cashback Bonus Award Balance	\$	9.61
Purchase Award This Period	+	0.00
Cashback Bonus Award Total		9.61
Cashback Bonus Award Balance		0.00
Award Available to Redeem	\$	0.00

new balance
\$2,985.99minimum payment due
\$109.39account number 0011 0025 5068 7032
enter amount enclosed belowpayment due date
February 9, 2002

\$

Please make check payable to Discover Card.
Minimum payment due includes a past due amount of
\$49.39.

10 SDSN6A01 0001844

SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427Consolidate bills quickly and securely
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Account information and special offers.

000006011002550687032029859900000000010939

Discover Card Account Summary

Closing Date: January 10, 2002

page 1 of 1

account number	6011 0025 5068 7032
payment due date	February 9, 2002
minimum payment due	\$109.39
credit limit	\$3,000.00
credit available	\$14.00
cash credit limit	\$1,500.00
cash credit available	\$0.00

previous balance	\$2,914.51
payments and credits	- 9.61
purchases	+ 29.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 52.09
new balance	= \$2,985.99

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

Cashback Bonus®

Cashback Bonus® Anniversary Date: December 10

Cashback Bonus® Anniversary
Date: December 10

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

Transactions

	trans. date	post date		
Award and Rebate Credits	Dec 10	Dec 11	CASHBACK BONUS CREDIT	\$ -9.61
Other/Miscellaneous	Jan 10	Jan 10	LATE FEE	29.00

***** 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
current billing period: 31 days						
Purchases	\$1006.12	0.04655%	16.99% F	16.99%	\$14.52	none
Cash Advances	\$1923.91	0.06299%	22.99% F	22.99%	\$37.57	\$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 call 1-800-347-7449. Send billing error notice to:It pays to
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\$2,919.59

\$59.00

enter amount enclosed below

payment due date
March 9, 2002

\$

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

10 SDSN6A01 0001845

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Account information and special offers.

000006011002550687032029195900060000005900

Discover Card Account Summary

Closing Date: February 10, 2002 page 1 of 2

account number	6011 0025 5068 7032
payment due date	March 9, 2002
minimum payment due	\$59.00
credit limit	\$3,000.00
credit available	\$80.00
cash credit limit	\$1,500.00
cash credit available	\$0.00

previous balance	\$2,985.99
payments and credits	- 119.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 52.60
new balance	= \$2,919.59

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

Cashback Bonus®

Cashback Bonus® Anniversary Date: December 10

Cashback Bonus® Anniversary
Date: December 10

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

Transactions

	trans. date	post date		
Payments and Credits	Jan 12	Jan 12	PAYMENT - THANK YOU	\$ -59.00
	Feb 10	Feb 10	PAYMENT - THANK YOU	-60.00

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	\$990.53	0.04655%	16.99% F	16.99%	\$14.29	none
Cash Advances	\$1961.83	0.06299%	22.99% F	22.99%	\$38.31	\$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, call 1-800-347-7449. Send billing error notice to:It pays to
DISCOVER

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	December 10	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



\$3,002.15

\$120.00

payment due date
April 9, 2002

enter amount enclosed below

\$

Please make check payable to Discover Card. You are overlimit. Please pay your minimum payment plus \$2.15.

10 SDSN6A01 0001846

SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427Consolidate bills quickly and securely
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Account information and special offers.

000006011002550687032030021500000000012000

Discover Card Account Summary

Closing Date: March 10, 2002

page 1 of 2

account number 6011 0025 5068 7032
 payment due date April 9, 2002
 minimum payment due \$120.00
 credit limit \$3,000.00
 credit available \$0.00
 cash credit limit \$1,500.00
 cash credit available \$0.00

previous balance	\$2,919.59
payments and credits	- 0.00
purchases	+ 35.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 47.56
new balance	= \$3,002.15

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

Cashback Bonus®

Cashback Bonus® Anniversary Date: December 10

Cashback Bonus® Anniversary
Date: December 10

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

Transactions

	trans. date	post date		
Other/Miscellaneous	Mar 10	Mar 10	LATE FEE	\$ 35.00

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

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 28 days						
Purchases	\$943.83	0.04655%	16.99% F	16.99%	\$12.31	none
Cash Advances	\$1998.61	0.06299%	22.99% F	22.99%	\$35.25	\$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, call 1-800-347-7449. Send billing error notice to:It pays to
DISCOVER

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	December 10	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



\$2,937.66

\$59.00

enter amount enclosed below

payment due date
May 9, 2002

\$

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

10 SDSN6A01 0001847

SMEAL, TAWNYA L

69 WALLACETON RD

MORRISDALE PA 16858-8427

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with a Balance Transfer to your Discover
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WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space above, or
go to Discovercard.com. Print your e-mail address to receive important
Account information and special offers.

000006011002550687032029376600061000005900

Discover Card Account Summary

Closing Date: April 10, 2002

page 1 of 2

account number	6011 0025 5068 7032
payment due date	May 9, 2002
minimum payment due	\$59.00
credit limit	\$3,000.00
credit available	\$62.00
cash credit limit	\$1,500.00
cash credit available	\$0.00

previous balance	\$3,002.15
payments and credits	- 120.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 55.51
new balance	= \$2,937.66

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

Cashback Bonus®

Cashback Bonus® Anniversary Date: December 10

Cashback Bonus® Anniversary
Date: December 10

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

Transactions

	trans. date	post date		
Payments and Credits	Mar 20	Mar 20	PAYMENT - THANK YOU	
	Mar 30	Mar 30	PAYMENT - THANK YOU	\$ -59.00
				-61.00

Do you want to share the convenience and security of your Discover(R) Card with your family members? Just call
1-800-DISCOVER and request FREE additional cards for your Account.

	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	\$927.57	0.05477%	19.99% F	19.99%	\$15.75	none
Cash Advances	\$2036.09	0.06299%	22.99% F	22.99%	\$39.76	\$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, call 1-800-347-7449. Send billing error notice to:It pays to
DISCOVER

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	December 10	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



\$2,931.92

\$59.00

enter amount enclosed below

payment due date
June 9, 2002

\$

Please make check payable to Discover Card. You are nearing your credit limit; call today to apply for a limit increase.

10 SDSN6A01 0001848
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

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go to Discovercard.com. Print your e-mail address to receive important
Account information and special offers.

000006011002550687032029319200059000005900

Discover Card Account Summary

Closing Date: May 10, 2002

page 1 of 2

account number 6011 0025 5068 7032
payment due date June 9, 2002
minimum payment due \$59.00
credit limit \$3,000.00
credit available \$68.00
cash credit limit \$1,500.00
cash credit available \$0.00

previous balance	\$2,937.66
payments and credits	- 59.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 53.26
new balance	= \$2,931.92

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: December 10

Keep using your Discover(R) Card and
watch your Cashback Bonus(R) award
grow! Remember, once your Cashback
Bonus award is at least \$20, you can
redeem your award by calling us or by
logging into the Account Center at
Discovercard.com.

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.00

Transactions

	trans. date	post date		
Payments and Credits	Apr 24	Apr 24	PAYMENT - THANK YOU	\$ -59.00

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$854.35	0.05477%	19.99% F	19.99%	\$14.04	none
Cash Advances	\$2075.58	0.06299%	22.99% F	22.99%	\$39.22	\$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, call 1-800-347-7449. Send billing error notice to:

It pays to
DISCOVER

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	December 10	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
\$2,886.71

minimum payment due
\$58.00

account number 6011 0025 5068 7032
enter amount enclosed below

payment due date
July 9, 2002

\$

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

10 SDSN6A01 0001849
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

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Account information and special offers.

000006011002550687032028867100100000005800

Discover Card Account Summary

Closing Date: June 10, 2002

page 1 of 2

account number 6011 0025 5068 7032
payment due date July 9, 2002
minimum payment due \$58.00
credit limit \$3,000.00
credit available \$113.00
cash credit limit \$1,500.00
cash credit available \$0.00

previous balance	\$2,931.92
payments and credits	- 100.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 54.79
new balance	= \$2,886.71

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: December 10

Keep using your Discover(R) Card and
watch your Cashback Bonus(R) award
grow! Remember, once your Cashback
Bonus award is at least \$20, you can
redeem your award by calling us or by
logging into the Account Center at
Discovercard.com.

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.00

Transactions

trans. date	post date		
Payments and Credits	May 27	May 27 PAYMENT - THANK YOU	\$ -100.00

	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	\$794.36	0.05477%	19.99% F	19.99%	\$13.48	none
Cash Advances	\$2115.82	0.06299%	22.99% F	22.99%	\$41.31	\$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 TOD
(Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to:

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Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	December 10	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



\$2,880.49

\$58.00

enter amount enclosed below

payment due date
August 9, 2002

\$

Please make check payable to Discover Card or pay
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10 SDSN6A01 0001850

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Account information and special offers.

000006011002550687032028804900059000005800

Discover Card Account Summary

Closing Date: July 10, 2002

page 1 of 2

account number	6011 0025 5068 7032
payment due date	August 9, 2002
minimum payment due	\$58.00
credit limit	\$3,000.00
credit available	\$119.00
cash credit limit	\$1,500.00
cash credit available	\$0.00

previous balance	\$2,886.71
payments and credits	- 59.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 52.78
new balance	= \$2,880.49

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: December 10Keep using your Discover(R) Card and
watch your Cashback Bonus(R) award
grow! Remember, once your Cashback
Bonus award is at least \$20, you can
redeem your award by calling us or by
logging into the Account Center at
Discovercard.com.

Transactions

	trans. date	post date		
Payments and Credits	Jun 29	Jun 29	PAYMENT - THANK YOU	\$ -59.00

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$731.81	0.05477%	19.99% F	19.99%	\$12.02	none
Cash Advances	\$2156.85	0.06299%	22.99% F	22.99%	\$40.76	\$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, call 1-800-347-7449. Send billing error notice to:It pays to
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Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	December 10	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



\$2,875.87

\$58.00

enter amount enclosed below

payment due date
September 9, 2002

\$

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online @ Discovercard.com.

10 SDSN6A01 0001851

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000006011002550687032028758700059000005800

Discover Card Account Summary

Closing Date: August 10, 2002

page 1 of 2

account number	6011 0025 5068 7032
payment due date	September 9, 2002
minimum payment due	\$58.00
credit limit	\$3,000.00
credit available	\$124.00
cash credit limit	\$1,500.00
cash credit available	\$0.00

previous balance	\$2,880.49
payments and credits	- 59.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 54.38
new balance	= \$2,875.87

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: December 10Keep using your Discover(R) Card and
watch your Cashback Bonus(R) award
grow! Remember, once your Cashback
Bonus award is at least \$20, you can
redeem your award by calling us or by
logging into the Account Center at
Discovercard.com.

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

Transactions

	trans. date	post date		
Payments and Credits	Jul 24	Jul 24	PAYMENT - THANK YOU	\$ -59.00

	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	\$673.91	0.05477%	19.99% F	19.99%	\$11.45	none
Cash Advances	\$2198.67	0.06299%	22.99% F	22.99%	\$42.93	\$0

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

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Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	December 10	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



\$2,860.36

\$58.00

enter amount enclosed below

payment due date
October 9, 2002

\$

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10 SDSN6A01 0001852

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Discover Card Account Summary

Closing Date: September 10, 2002 page 1 of 3

account number	6011 0025 5068 7032
payment due date	October 9, 2002
minimum payment due	\$58.00
credit limit	\$3,000.00
credit available	\$139.00
cash credit limit	\$1,500.00
cash credit available	\$0.00

previous balance	\$2,875.87
payments and credits	- 70.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 54.49
new balance	= \$2,860.36

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: December 10Keep using your Discover(R) Card and
watch your Cashback Bonus(R) award
grow! Remember, once your Cashback
Bonus award is at least \$20, you can
redeem your award by calling us or by
logging into the Account Center at
Discovercard.com.

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

Transactions

	trans. date	post date		
Payments and Credits	Aug 29	Aug 29	PAYMENT - THANK YOU	\$ -70.00

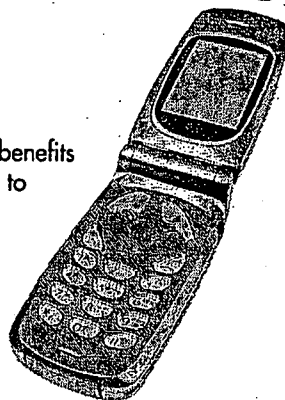
Our records show your current phone number as (814) 342-7405. If this is not correct please update it in the address
change area above.As a Discover(R) Cardmember, you can get cash quickly and easily -- just about anytime, anywhere. To find the
nearest cash locations, select your PIN or order Discover 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.Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD
(Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to:
Discover Card: P.O. Box 15192, Wilmington, DE 19850-5192It pays to
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Questions about your Discover® Card?

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If you have questions or comments about your Account, your benefits or any aspect of your Discover® Card membership, we'd like to hear from you.

Call our Customer Service Department at **1-800-DISCOVER** (1-800-347-2683)—24 hours a day, 7 days a week or visit us at **Discovercard.com**



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Closing Date: September 10, 2002 page 2 of 3

Register valuable documents and property items such as stocks, computer and DVD. If you suffer a loss due to fire or theft, you'll have an inventory to provide to your insurance company. Call 1-800-347-3395 to enroll in our 3 year \$45 register service.

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

Visit Discovercard.com beginning October 1st for details about our Holiday Shopping Sweepstakes!

For a list of our great Cashback Bonus(R) Partners, login to the Account Center at Discovercard.com or call us at 1-877-YOUR-AWARD.

	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	\$630.93	0.05477%	19.99% F	19.99%	\$10.71	none
Cash Advances	\$2242.01	0.06299%	22.99% F	22.99%	\$43.78	\$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

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	December 10	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
\$2,813.04

minimum payment due
\$57.00

account number 0011 0025 5068 7032
enter amount enclosed below

payment due date
November 9, 2002

\$

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

10 SDSN6A01 0001853
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

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Account information and special offers.

000006011002550687032028130400100000005700

Discover Card Account Summary

Closing Date: October 10, 2002 page 1 of 2

account number 6011 0025 5068 7032
payment due date November 9, 2002
minimum payment due \$57.00
credit limit \$3,000.00
credit available \$186.00
cash credit limit \$1,500.00
cash credit available \$0.00

previous balance	\$2,860.36
payments and credits	- 100.00
purchases	+ 0.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 52.68
new balance	= \$2,813.04

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: December 10

Keep using your Discover(R) Card and
watch your Cashback Bonus(R) award
grow! Remember, once your Cashback
Bonus award is at least \$20, you can
redeem your award by calling us or by
logging into the Account Center at
Discovercard.com.

Transactions

	trans. date	post date		
Payments and Credits	Oct 4	Oct 4	PAYMENT - THANK YOU	\$ -100.00

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$577.06	0.05477%	19.99% F	19.99%	\$9.49	none
Cash Advances	\$2285.49	0.06299%	22.99% F	22.99%	\$43.19	\$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
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It pays to
DISCOVER

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	December 10	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
\$2,787.87

minimum payment due
\$56.00

account number 0011 0025 5068 7032
enter amount enclosed below

payment due date
December 9, 2002

\$

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

10 SDSN6A01 0001854
SMEAL, TAWNYA L
69 WALLACETON RD
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Discover Card Account Summary

Closing Date: November 10, 2002 page 1 of 2

account number 6011 0025 5068 7032
payment due date December 9, 2002
minimum payment due \$56.00
credit limit \$3,000.00
credit available \$212.00
cash credit limit \$1,500.00
cash credit available \$0.00

previous balance	\$2,813.04
payments and credits	- 100.00
purchases	+ 21.85
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 52.98
new balance	= \$2,787.87

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 0.00
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: December 10

Keep using your Discover(R) Card and
watch your Cashback Bonus(R) award
grow! Remember, once your Cashback
Bonus award is at least \$20, you can
redeem your award by calling us or by
logging into the Account Center at
Discovercard.com.

Transactions

	trans. date	post date		
Payments and Credits	Oct 21	Oct 21	PAYMENT - THANK YOU	\$ -100.00
Other/Miscellaneous	Nov 10	Nov 10	DISCOVER ACCOUNTGUARD 877-883-1959	21.85

	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	\$441.22	0.05477%	19.99% F	19.99%	\$7.49	none
Cash Advances	\$2329.81	0.06299%	22.99% F	22.99%	\$45.49	\$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, call 1-800-347-7449. Send billing error notice to:

It pays to
DISCOVER

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	December 10	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
\$3,129.91

minimum payment due
\$63.00

account number 6011 0025 5068 7032
enter amount enclosed below

payment due date
January 9, 2003

\$

Please make check payable to Discover Card. - You are overlimit. Please pay your minimum payment plus \$ 129.91.

10 SDSN6A01 0001855
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

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Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011002550687032031299100056000006300

Discover Card Account Summary

account number 6011 0025 5068 7032
payment due date January 9, 2003
minimum payment due \$63.00
credit limit \$3,000.00
credit available \$0.00
cash credit limit \$1,500.00
cash credit available \$0.00

Closing Date: December 10, 2002 page 1 of 3

previous balance	\$2,787.87
payments and credits	- 56.00
purchases	+ 341.42
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 56.62
new balance	= \$3,129.91

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.72
Cashback Bonus Balance Available to Redeem	\$ 0.72
	\$ 0.00

Cashback Bonus® Anniversary
Date: December 10

Keep using your Discover(R) Card and watch your Cashback Bonus(R) award grow! Remember, once your Cashback Bonus award is at least \$20, you can redeem your award by calling us or by logging into the Account Center at Discovercard.com.

Transactions

	trans. date	post date		
Payments and Credits	Dec 9	Dec 9	PAYMENT - THANK YOU	\$ -56.00
Merchandise/Retail	Nov 12	Nov 12	PRINCESS HOUSE INC TAUTON MA	100.59
	Nov 12	Nov 12	PRINCESS HOUSE INC TAUTON MA	76.69
	Nov 12	Nov 12	PRINCESS HOUSE INC TAUTON MA	40.17
	Nov 12	Nov 12	PRINCESS HOUSE INC TAUTON MA	70.44
Other/Miscellaneous	Dec 10	Dec 10	DISCOVER ACCOUNTGUARD 877-883-1959	24.53
	Dec 10	Dec 10	OVERLIMIT FEE	29.00

Your balance has exceeded your Account credit limit by \$ 129.91. An overlimit fee may be assessed for each billing period you exceed your Account credit limit.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD (Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to: Discover Card, P.O. Box 14100, Dallas, TX 75241-0100.

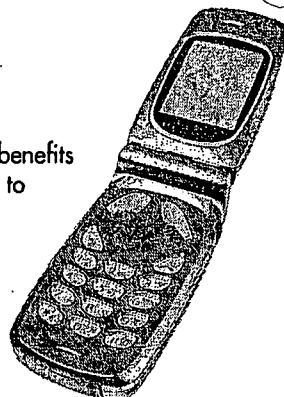
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Closing Date: December 10, 2002 page 2 of 3

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 2 years (up to 3 mos. for leave of absence). Call 1-877-883-1959 now!

Through the efforts of our Cardmembers, Discover(R) Card has donated more than \$14 million to the Make-A-Wish Foundation(R). You can make a child's dream come true by electing to donate your Cashback Bonus(R) award to the Make-A-Wish Foundation. To learn how, please visit Discovercard.com or visit www.wish.org.

No matter where you go...SafeTrek is on the road with you! SafeTrek, the Chevron Travel Club's newest auto club plan offers nation-wide dispatch towing plus travel discounts that add up to security and savings! Pay with your Discover(R) Card and get 2 months FREE! Call 1-800-222-0585 and reference #S211DIS for more information on how to join!

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$714.68	0.05477%	19.99% F	19.99%	\$11.74	none
Cash Advances	\$2374.98	0.06299%	22.99% F	22.99%	\$44.88	\$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

It pays to
DISCOVER

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	December 10	Balance
Previous Cashback Bonus Award Balance	\$	0.00
Purchase Award This Period	+	0.72
Cashback Bonus Award Total		0.72
Cashback Bonus Award Balance		0.72
Award Available to Redeem	\$	0.00



\$3,180.53

\$64.00

enter amount enclosed below

payment due date
February 9, 2003

\$

Please make check payable to Discover Card. You are overlimit. Please pay your minimum payment plus \$ 180.53.

10 SDSN6A01 0001856

SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427Consolidate bills quickly and securely
with a Balance Transfer to your Discover
Card - Call 1-877-353-0989 or visit
Discovercard.com/balancetransfer TODAY!PO BOX 15251
WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space above, or
go to Discovercard.com. Print your e-mail address to receive important
Account information and special offers.

000006011002550687032031805300063000006400

Discover Card Account Summary

Closing Date: January 10, 2003

page 1 of 3

account number	6011 0025 5068 7032
payment due date	February 9, 2003
minimum payment due	\$64.00
credit limit	\$3,000.00
credit available	\$0.00
cash credit limit	\$1,500.00
cash credit available	\$0.00

previous balance	\$3,129.91
payments and credits	- 63.00
purchases	+ 53.92
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 59.70
new balance	= \$3,180.53

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.72
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: December 10Keep using your Discover(R) Card and
watch your Cashback Bonus(R) award
grow! Remember, once your Cashback
Bonus award is at least \$20, you can
redeem your award by calling us or by
logging into the Account Center at
Discovercard.com.

Transactions

	trans. date	post date		
Payments and Credits	Jan 8	Jan 8	PAYMENT - THANK YOU	\$ -63.00
Other/Miscellaneous	Jan 10	Jan 10	DISCOVER ACCOUNTGUARD 877-883-1959	24.92
	Jan 10	Jan 10	OVERLIMIT FEE	29.00

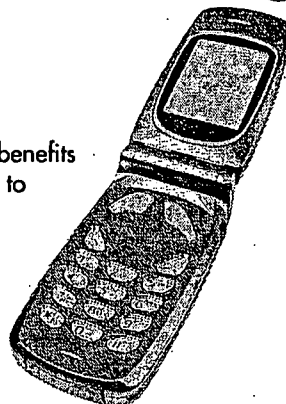
Your balance has exceeded your Account credit limit by \$ 180.53. An overlimit fee may be assessed for each billing
period you exceed your Account credit limit.No Payments! No Late Fees! No Finance Charges! If you lose your job, suffer a disability or take an unpaid leave of
absence from work, Discover(R) AccountGuard(R) frees you from making Discover Card payments. You pay no
monthly payments, fees or finance charges for up to 2 years (up to 3 mos. for leave of absence). Call 1-877-883-1959
now!Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD
(Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to:
Discover Card, P.O. Box 15251, Wilmington, DE 19886-5251It pays to
DISCOVER

Questions about your Discover® Card?

We're here to help.

If you have questions or comments about your Account, your benefits or any aspect of your Discover® Card membership, we'd like to hear from you.

Call our Customer Service Department at **1-800-DISCOVER** (1-800-347-2683)—24 hours a day, 7 days a week or visit us at **Discovercard.com**



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Closing Date: January 10, 2003

page 2 of 3

Through the efforts of our Cardmembers, Discover(R) Card has donated more than \$14 million to the Make-A-Wish Foundation(R). You can make a child's dream come true by electing to donate your Cashback Bonus(R) award to the Make-A-Wish Foundation. To learn how, please visit Discovercard.com or visit www.wish.org.

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	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	\$731.61	0.05477%	19.99% F	19.99%	\$12.42	none
Cash Advances	\$2421.04	0.06299%	22.99% F	22.99%	\$47.28	\$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

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	December 10	Balance
Previous Cashback Bonus Award Balance	\$	0.72
Purchase Award This Period	+	0.00
Cashback Bonus Award Total		0.72
Cashback Bonus Award Balance		0.72
Award Available to Redeem	\$	0.00



new balance
\$3,231.21

minimum payment due
\$65.00

account number 0011 0025 5068 7032
enter amount enclosed below

payment due date
March 9, 2003

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$ 231.21.

10 SDSN6A01 0001857
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

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PO BOX 15251
WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.



000006011002550687032032312100064000006500

Discover Card Account Summary

Closing Date: February 10, 2003 page 1 of 3

account number 6011 0025 5068 7032
payment due date March 9, 2003
minimum payment due \$65.00
credit limit \$3,000.00
credit available \$0.00
cash credit limit \$1,500.00
cash credit available \$0.00

previous balance	\$3,180.53
payments and credits	- 64.00
purchases	+ 54.32
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 60.36
new balance	= \$3,231.21

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: December 10

Keep using your Discover(R) Card and watch your Cashback Bonus(R) award grow! Remember, once your Cashback Bonus award is at least \$20, you can redeem your award by calling us or by logging into the Account Center at Discovercard.com.

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.72
	\$ 0.00

Transactions

	trans. date	post date		
Payments and Credits	Jan 30	Jan 30	PAYMENT - THANK YOU	\$ -64.00
Other/Miscellaneous	Feb 10	Feb 10	DISCOVER ACCOUNTGUARD 877-883-1959	25.32
	Feb 10	Feb 10	OVERLIMIT FEE	29.00

Your balance has exceeded your Account credit limit by \$ 231.21. An overlimit fee may be assessed for each billing period you exceed your Account credit limit.

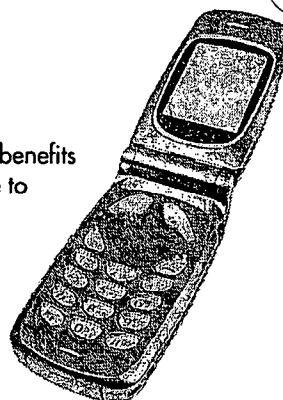
Ask for Additional Cards so the people close to you can share the benefits of your Discover(R) Card Account. Call to get your FREE Cards today: 1-800-DISCOVER.

Questions about your Discover® Card?

We're here to help.

If you have questions or comments about your Account, your benefits or any aspect of your Discover® Card membership, we'd like to hear from you.

Call our Customer Service Department at **1-800-DISCOVER** (1-800-347-2683)—24 hours a day, 7 days a week or visit us at **Discovercard.com**



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Closing Date: February 10, 2003 page 2 of 3

Fact: Every 79 seconds a thief steals someone's identity (CBSnews.com, 1/25/2001). Enroll in ProfileProtect(R), and we will send you a copy of your credit profile, monitor your credit file for changes every business day, and send you Quarterly Credit Updates -- tools to help protect yourself from identity theft. Call 1-877-623-8011 to enroll.

The Discover(R) Card Account Center makes your life easy. You can pay your bill, view your statement, sign up for e-mail newsletters and Account reminders -- all this for free! Log in to the Account Center at Discovercard.com and enjoy the benefits of easy access to your Account...anytime!

Discover(R) Card is a proud partner of Communities In Schools (CIS), the nation's leading community-based organization that helps kids succeed in school and prepare for life. Through the efforts of our Cardmembers, CIS has made a difference in the lives of young people. To donate your Cashback Bonus(R) award to CIS, please visit Discovercard.com.

SAVE WITH CHOICE HOTELS(R) AND DISCOVER(R) CARD. Save 15% at up to 3,300 hotels in the U.S., including Comfort Inn(R), Comfort Suites(R), Quality(R), Sleep Inn(R), Clarion(R), Econo Lodge(R), MainStay Suites(R) or Rodeway Inn(R). Restrictions apply. Call 800.4CHOICESm for details and quote discount code #00801772 to save today.

	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	\$716.22	0.05477%	19.99% F	19.99%	\$12.15	none
Cash Advances	\$2468.77	0.06299%	22.99% F	22.99%	\$48.21	\$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

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Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	December 10	Balance
Previous Cashback Bonus Award Balance	\$	0.72
Purchase Award This Period	+	0.00
Cashback Bonus Award Total		0.72
Cashback Bonus Award Balance		0.72
Award Available to Redeem	\$	0.00



\$3,377.43

\$133.00

payment due date
April 9, 2003

enter amount enclosed below

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$ 377.43.

10 SDSN6A01 0001858

SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

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PO BOX 15251
WILMINGTON DE 19886-5251

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000006011002550687032033774300000000013300

Discover Card Account Summary

Closing Date: March 10, 2003

page 1 of 2

account number 6011 0025 5068 7032
payment due date April 9, 2003
minimum payment due \$133.00
credit limit \$3,000.00
credit available \$0.00
cash credit limit \$1,500.00
cash credit available \$0.00

previous balance	\$3,231.21
payments and credits	- 0.00
purchases	+ 90.47
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 55.75
new balance	= \$3,377.43

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance Available to Redeem	\$ 0.72
	\$ 0.00

Cashback Bonus® Anniversary
Date: December 10

Transactions

	trans. date	post date		
Other/Miscellaneous	Mar 10	Mar 10	DISCOVER ACCOUNTGUARD 877-883-1959	\$ 26.47
	Mar 10	Mar 10	LATE FEE	35.00
	Mar 10	Mar 10	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
current billing period: 28 days						
Purchases	\$742.96	0.05477%	19.99% F	19.99%	\$11.39	none
Cash Advances	\$2515.05	0.06299%	22.99% F	22.99%	\$44.36	\$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, call 1-800-347-7449. Send billing error notice to:

It pays to
DISCOVER

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	December 10	Balance
Previous Cashback Bonus Award Balance	\$	0.72
Purchase Award This Period	+	0.00
Cashback Bonus Award Total		0.72
Cashback Bonus Award Balance		0.72
Award Available to Redeem	\$	0.00



\$3,382.39

\$76.00

payment due date
May 9, 2003

enter amount enclosed below

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$ 382.39.

10 SDSN6A01 0001859

SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

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PO BOX 15251
WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011002550687032033823900000000007600

Discover Card Account Summary

Closing Date: April 10, 2003

page 1 of 3

account number 6011 0025 5068 7032
 payment due date May 9, 2003
 minimum payment due \$76.00
 credit limit \$3,000.00
 credit available \$0.00
 cash credit limit \$1,500.00
 cash credit available \$0.00

previous balance	\$3,377.43
payments and credits	- 133.00
purchases	+ 66.51
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 71.45
new balance	= \$3,382.39

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.72

Cashback Bonus® Anniversary
Date: December 10

Keep using your Discover(R) Card and watch your Cashback Bonus(R) award grow! Remember, once your Cashback Bonus award is at least \$20, you can redeem your award by calling us or by logging into the Account Center at Discovercard.com.

Transactions

	trans. date	post date		
Payments and Credits	Mar 31	Mar 31	PHONE PAYMENT - THANK YOU	\$ -133.00
Other/Miscellaneous	Mar 31	Mar 31	PAY BY PHONE PROCESSING FEE - DBT	5.00
	Apr 10	Apr 10	DISCOVER ACCOUNTGUARD 877-883-1959	26.51
	Apr 10	Apr 10	OVERLIMIT FEE	35.00

Your balance has exceeded your Account credit limit by \$ 382.39. An overlimit fee has been assessed to your Account and may continue to be assessed for each billing period you exceed your Account credit limit. No further transactions will be authorized at this time.

Simplify and save with three easy ways to transfer balances to your Discover Card. Call 1-866-240-7939 to see if an offer is available for you; go to Discovercard.com; or look for Balance Transfer checks in the mail.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD (Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to: Discover Card: P.O. Box 15192: Wilmington, DE 19850-5192.

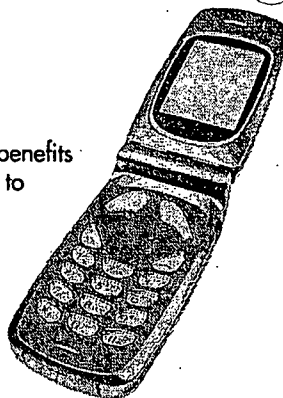
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Questions about your Discover® Card?

We're here to help.

If you have questions or comments about your Account, your benefits or any aspect of your Discover® Card membership, we'd like to hear from you.

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Closing Date: April 10, 2003

page 2 of 3

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Find great discounts of up to 20% in ShopCenter at Discovercard.com. Whether shopping for yourself or for a special occasion, you will find offers from over 75 merchants such as Gap, J Crew, Smartbargains.com, FTD.COM, Barnes&Noble.com and Sharper Image.

Save over 50% on Samsonite Luggage Sets from the manufacturer. Upgrade your luggage at these great prices! To order logon to www.samsonitecompanystores.com/partner and enter promo code 7455 or call 800-547-BAGS, Ext. 7455. Save 15% on all other luggage and travel accessories online. See website for details.

	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	\$802.43	0.06847%	24.99% F	24.99%	\$17.02	none
Cash Advances	\$2564.33	0.06847%	24.99% F	24.99%	\$54.43	\$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

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Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	December 10	Balance
Previous Cashback Bonus Award Balance	\$	0.72
Purchase Award This Period	+	0.00
Cashback Bonus Award Total		0.72
Cashback Bonus Award Balance		0.72
Award Available to Redeem	\$	0.00



new balance
\$3,437.97

minimum payment due
\$77.00

account number 0011 0025 5068 7032
enter amount enclosed below

payment due date
June 9, 2003

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$ 437.97.

10 SDSN6A01 0001860
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

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WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011002550687032034379700000000007700

Discover Card Account Summary

account number 6011 0025 5068 7032
payment due date June 9, 2003
minimum payment due \$77.00
credit limit \$3,000.00
credit available \$0.00
cash credit limit \$1,500.00
cash credit available \$0.00

Closing Date: May 10, 2003

page 1 of 3

previous balance	\$3,382.39
payments and credits	- 76.00
purchases	+ 61.94
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 69.64
new balance	= \$3,437.97

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: December 10

Keep using your Discover(R) Card and watch your Cashback Bonus(R) award grow! Remember, once your Cashback Bonus award is at least \$20, you can redeem your award by calling us or by logging into the Account Center at Discovercard.com.

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.72
	\$ 0.00

Transactions

	trans. date	post date		
Payments and Credits	May 1	May 1	INTERNET PAYMENT - THANK YOU	\$ -76.00
Other/Miscellaneous	May 10	May 10	DISCOVER ACCOUNTGUARD 877-883-1959	26.94
	May 10	May 10	OVERLIMIT FEE	35.00

Your balance has exceeded your Account credit limit by \$ 437.97. An overlimit fee has been assessed to your Account and may continue to be assessed for each billing period you exceed your Account credit limit. No further transactions will be authorized at this time.

Get FREE Additional Cards so the people close to you can share the benefits of your Discover(R) Card Account. Call today: 1-800-347-5537.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD (Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to: Discover Card, P.O. Box 15102, Wilmington, DE 19850-5102.

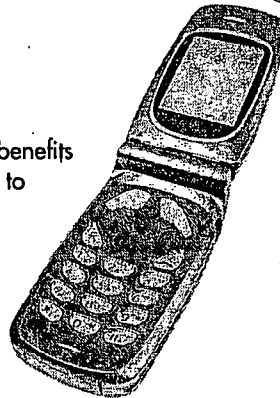
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Questions about your Discover® Card?

We're here to help.

If you have questions or comments about your Account, your benefits or any aspect of your Discover® Card membership, we'd like to hear from you.

Call our Customer Service Department at **1-800-DISCOVER** (1-800-347-2683)—24 hours a day, 7 days a week or visit us at **Discovercard.com**



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Closing Date: May 10, 2003

page 2 of 3

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Simplify and save with three easy ways to transfer balances to your Discover Card. Call 1-866-240-7939 to see if an offer is available for you, go to Discovercard.com, or look for Balance Transfer checks in the mail.

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

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$772.33	0.06847%	24.99% F	24.99%	\$15.85	none
Cash Advances	\$2618.42	0.06847%	24.99% F	24.99%	\$53.79	\$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

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	December 10	Balance
Previous Cashback Bonus Award Balance	\$	0.72
Purchase Award This Period	+	0.00
Cashback Bonus Award Total		0.72
Cashback Bonus Award Balance		0.72
Award Available to Redeem	\$	0.00



\$3,472.37

\$78.00

payment due date
July 9, 2003

enter amount enclosed below

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$ 472.37.

10 SDSN6A01 0001861

SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

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PO BOX 15251

WILMINGTON DE 19886-5251

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000006011002550687032034723700000000007800

Discover Card Account Summary

Closing Date: June 10, 2003

page 1 of 3

account number	6011 0025 5068 7032
payment due date	July 9, 2003
minimum payment due	\$78.00
credit limit	\$3,000.00
credit available	\$0.00
cash credit limit	\$1,500.00
cash credit available	\$0.00

previous balance	\$3,437.97
payments and credits	- 100.00
purchases	+ 62.21
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 72.19
new balance	= \$3,472.37

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance Available to Redeem	\$ 0.72
	\$ 0.00

Cashback Bonus® Anniversary
Date: December 10

Keep using your Discover(R) Card and watch your Cashback Bonus(R) award grow! Remember, once your Cashback Bonus award is at least \$20, you can redeem your award by calling us or by logging into the Account Center at Discovercard.com.

Transactions

	trans. date	post date		
Payments and Credits	May 20	May 20	INTERNET PAYMENT - THANK YOU	\$ -100.00
Other/Miscellaneous	Jun 10	Jun 10	DISCOVER ACCOUNTGUARD 877-883-1959	27.21
	Jun 10	Jun 10	OVERLIMIT FEE	35.00

Your balance has exceeded your Account credit limit by \$ 472.37. An overlimit fee has been assessed to your Account and may continue to be assessed for each billing period you exceed your Account credit limit. No further transactions will be authorized at this time.

Fact: Every 79 seconds a thief steals someone's identity (CBSnews.com, 1/25/2001). Enroll in ProfileProtect(R), and we will send you a copy of your credit report, monitor your credit file for changes every business day, and send you Quarterly Credit Updates -- tools to help protect yourself from identity theft. Call 1-877-737-1936 to enroll.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD (Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to: Discover Card: P.O. Box 15192, Wilmington, DE 19850-5192

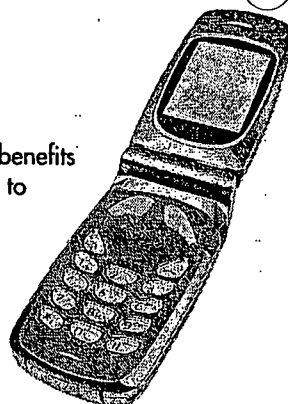
It pays to
DISCOVER

Questions about your Discover® Card?

We're here to help.

If you have questions or comments about your Account, your benefits or any aspect of your Discover® Card membership, we'd like to hear from you.

Call our Customer Service Department at **1-800-DISCOVER** (1-800-347-2683)—24 hours a day, 7 days a week or visit us at **Discovercard.com**



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Closing Date: June 10, 2003

page 2 of 3

Simplify and save with three easy ways to transfer balances to your Discover Card. Call 1-866-240-7939 to see if an offer is available for you; go to Discovercard.com; or look for Balance Transfer checks in the mail.

Congratulations to the National Discover(R) Card Tribute Award(R) Scholarship winners: Kevin Frasure, Jenny-Kate Lyon, Jeffrey Sun, Christina Adkison, Benjamin Lee, Jonathan-James Eno, Amanda Imberi, Caitlin G'Sell and Brittany Olson. Each won \$27,500 for post high-school education or training. Visit Discovercard.com/tribute.htm to learn more.

For those Cardmembers who participate in the Cashback Bonus(R) Program, get a 7% Cashback Bonus Award at Barnes & Noble.com when you use your Discover(R) Card. Simply visit [ShopCenter\(SM\) at Discovercard.com](http://ShopCenter(SM) at Discovercard.com), then click on the Barnes & Noble.com logo for details of the program.

	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	\$728.35	0.06847%	24.99% F	24.99%	\$15.44	none
Cash Advances	\$2673.67	0.06847%	24.99% F	24.99%	\$56.75	\$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

It pays to
DISCOVER

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	December 10	Balance
Previous Cashback Bonus Award Balance	\$	0.72
Purchase Award This Period	+	0.00
Cashback Bonus Award Total		0.72
Cashback Bonus Award Balance		0.72
Award Available to Redeem	\$	0.00

new balance
\$3,630.66minimum payment due
\$159.00payment due date
August 9, 2003account number 0011 0025 5068 7032
enter amount enclosed below

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$ 630.66.

10 SDSN6A01 0001862

SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427Consolidate bills quickly and securely
with a Balance Transfer to your Discover
Card - Call 1-877-353-0989 or visit
Discovercard.com/balancetransfer TODAY!PO BOX 15251
WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space above, or
go to Discovercard.com. Print your e-mail address to receive important
Account information and special offers.

00000601100255068703203630660000000015900

Discover Card Account Summary

Closing Date: July 10, 2003

page 1 of 2

account number	6011 0025 5068 7032
payment due date	August 9, 2003
minimum payment due	\$159.00
credit limit	\$3,000.00
credit available	\$0.00
cash credit limit	\$1,500.00
cash credit available	\$0.00

previous balance	\$3,472.37
payments and credits	- 0.00
purchases	+ 86.26
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 72.03
new balance	= \$3,630.66

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: December 10

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.72
Available to Redeem	\$ 0.00

Transactions

	trans. date	post date			
Other/Miscellaneous	Jul 10	Jul 10	DISCOVER ACCOUNTGUARD BASIC 877-883-1959	\$	16.26
	Jul 10	Jul 10	LATE FEE		35.00
	Jul 10	Jul 10	OVERLIMIT FEE		35.00

***** 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
current billing period: 30 days						
Purchases	\$776.97	0.06847%	24.99% F	24.99%	\$15.95	none
Cash Advances	\$2730.07	0.06847%	24.99% F	24.99%	\$56.08	\$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

It pays to

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	December 10	Balance
Previous Cashback Bonus Award Balance	\$	0.72
Purchase Award This Period	+	0.00
Cashback Bonus Award Total		0.72
Cashback Bonus Award Balance		0.72
Award Available to Redeem	\$	0.00

new balance
\$3,552.61minimum payment due
\$79.00account number
0011 0025 5068 7032
enter amount enclosed belowpayment due date
September 9, 2003

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$552.61.

10 SDSN6A01 0001863
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427Consolidate bills quickly and securely
with a Balance Transfer to your Discover
Card - Call 1-877-353-0989 or visit
Discovercard.com/balancetransfer TODAY!PO BOX 15251
WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space above, or
go to Discovercard.com. Print your e-mail address to receive important
Account information and special offers.

000006011002550687032035526100000000007900

Discover Card Account Summary

Closing Date: August 10, 2003

page 1 of 3

account number	6011 0025 5068 7032
payment due date	September 9, 2003
minimum payment due	\$79.00
credit limit	\$3,000.00
credit available	\$0.00
cash credit limit	\$1,500.00
cash credit available	\$0.00

previous balance	\$3,630.66
payments and credits	- 209.00
purchases	+ 55.91
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 75.04
new balance	= \$3,552.61

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.72
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: December 10Keep using your Discover(R) Card and
watch your Cashback Bonus(R) award
grow! Remember, once your Cashback
Bonus award is at least \$20, you can
redeem your award by calling us or by
logging into the Account Center at
Discovercard.com.

Transactions

	trans. date	post date		
Payments and Credits	Jul 18	Jul 18	PHONE PAYMENT - THANK YOU	\$ -159.00
	Aug 4	Aug 4	INTERNET PAYMENT - THANK YOU	-50.00
Other/Miscellaneous	Jul 20	Jul 20	PAY BY PHONE PROCESSING FEE - DBT	5.00
	Aug 10	Aug 10	DISCOVER ACCOUNTGUARD BASIC 877-883-1959	15.91
	Aug 10	Aug 10	OVERLIMIT FEE	35.00

Your balance has exceeded your Account credit limit by \$ 552.61. An overlimit fee has been assessed to your Account
and may continue to be assessed for each billing period you exceed your Account credit limit. No further transactions
will be authorized at this time.Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD
(Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to:
Discover Card: P.O. Box 15192, Wilmington, DE 19850-5192It pays to
DISCOVER

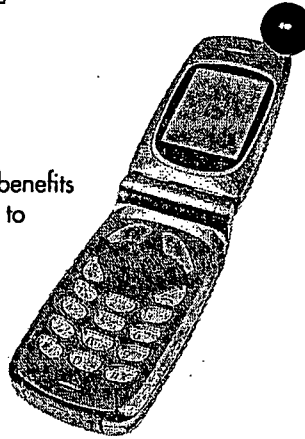
Questions about your Discover® Card?

We're here to help.

If you have questions or comments about your Account, your benefits or any aspect of your Discover® Card membership, we'd like to hear from you.

Call our Customer Service Department at **1-800-DISCOVER** (1-800-347-2683) — 24 hours a day, 7 days a week or visit us at **Discovercard.com**

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Closing Date: August 10, 2003

page 2 of 3

Simplify and Save! Use your Discover(R) Card to pay off high-rate balances today. You can save money and consolidate your debt into one convenient payment. Call 1-800-353-0942 to see if a Balance Transfer offer is available for you.

Identity theft is the fastest growing crime in the U.S. (General Accounting Office, 1/03). Enroll in optional ProfileProtect(R) and we will send you your credit report, monitor your credit file for changes each business day, and send you Quarterly Credit Updates -- tools to help protect yourself from identity theft. Call 1-877-737-1936 to enroll.

Discover Financial Services is proud to support this year's Juvenile Diabetes Research Foundation's Walk to Cure Diabetes. Help us raise even more money to fund research for a cure by participating in the Walk or donating your Cashback Bonus(R) award to JDRF. A cure is within reach. To learn more, visit Discovercard.com or www.jdrf.org.

	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	\$748.70	0.06847%	24.99% F	24.99%	\$15.87	none
Cash Advances	\$2787.67	0.06847%	24.99% F	24.99%	\$59.17	\$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

It pays to
DISCOVER

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	December 10	Balance
Previous Cashback Bonus Award Balance	\$	0.72
Purchase Award This Period	+	0.00
Cashback Bonus Award Total		0.72
Cashback Bonus Award Balance		0.72
Award Available to Redeem	\$	0.00



new balance
\$3,662.22

minimum payment due
\$109.00

account number
enter amount enclosed below

payment due date
October 9, 2003

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$662.22.

10 SDSN6A01 0001864
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

Consolidate bills quickly and securely with a Balance Transfer to your Discover Card - Call 1-877-353-0989 or visit Discovercard.com/balancetransfer TODAY!

PO BOX 15251
WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011002550687032036622200000000010900

Discover Card Account Summary

Closing Date: September 10, 2003 page 1 of 2

account number 6011 0025 5068 7032
payment due date October 9, 2003
minimum payment due \$109.00
credit limit \$3,000.00
credit available \$0.00
cash credit limit \$1,500.00
cash credit available \$0.00

previous balance	\$3,552.61
payments and credits	- 52.00
purchases	+ 86.40
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 75.21
new balance	= \$3,662.22

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: December 10

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.72

Transactions

	trans. date	post date		
Payments and Credits	Aug 15	Aug 15	INTERNET PAYMENT - THANK YOU	\$ -52.00
Other/Miscellaneous	Sep 10	Sep 10	DISCOVER ACCOUNTGUARD BASIC 877-883-1959	16.40
	Sep 10	Sep 10	LATE FEE	35.00
	Sep 10	Sep 10	OVERLIMIT FEE	35.00

***** 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
current billing period: 31 days						
Purchases	\$696.18	0.06847%	24.99% F	24.99%	\$14.77	none
Cash Advances	\$2847.45	0.06847%	24.99% F	24.99%	\$60.44	\$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, call 1-800-347-7449. Send billing error notice to:

It pays to
DISCOVER

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	December 10	Balance
Previous Cashback Bonus Award Balance	\$	0.72
Purchase Award This Period	+	0.00
Cashback Bonus Award Total		0.72
Cashback Bonus Award Balance		0.72
Award Available to Redeem	\$	0.00



\$3,662.37

\$82.00

enter amount enclosed below

payment due date
November 9, 2003

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$662.37.

10 SDSN6A01 0001865

SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

Consolidate bills quickly and securely
with a Balance Transfer to your Discover
Card - Call 1-877-353-0989 or visit
Discovercard.com/balancetransfer TODAY!

PO BOX 15251
WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or
go to Discovercard.com. Print your e-mail address to receive important
Account information and special offers.

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Discover Card Account Summary

Closing Date: October 10, 2003 page 1 of 3

account number 6011 0025 5068 7032
payment due date November 9, 2003
minimum payment due \$82.00
credit limit \$3,000.00
credit available \$0.00
cash credit limit \$800.00
cash credit available \$0.00

previous balance	\$3,662.22
payments and credits	- 125.00
purchases	+ 51.40
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 73.75
new balance	= \$3,662.37

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.72
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: December 10

Keep using your Discover(R) Card and
watch your Cashback Bonus(R) award
grow! Remember, once your Cashback
Bonus award is at least \$20, you can
redeem your award by calling us or by
logging into the Account Center at
Discovercard.com.

Transactions

	trans. date	post date		
Payments and Credits	Sep 11	Sep 11	INTERNET PAYMENT - THANK YOU	\$ -75.00
	Sep 22	Sep 22	INTERNET PAYMENT - THANK YOU	-50.00
Other/Miscellaneous	Oct 10	Oct 10	DISCOVER ACCOUNTGUARD BASIC 877-883-1959	16.40
	Oct 10	Oct 10	OVERLIMIT FEE	35.00

Simplify and Save! Use your Discover(R) Card to pay off high-rate balances today. You can save money and
consolidate your debt into one convenient payment. Call 1-800-767-7315 to see if a Balance Transfer offer is available
for you.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD
(Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to:
Discover Card; P.O. Box 15192; Wilmington, DE 19850-5192.

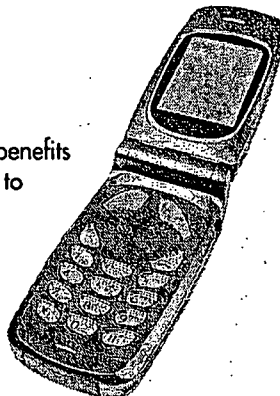
it pays to
DISCOVER

Questions about your Discover® Card?

We're here to help.

If you have questions or comments about your Account, your benefits or any aspect of your Discover® Card membership, we'd like to hear from you.

Call our Customer Service Department at **1-800-DISCOVER** (1-800-347-2683)—24 hours a day, 7 days a week or visit us at **Discovercard.com**



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Closing Date: October 10, 2003 page 2 of 3

Identity theft is the fastest growing crime in the U.S. (General Accounting Office, 1/03). Enroll in optional ProfileProtect(R) and we will send you your credit report, monitor your credit file for changes each business day, and send you Quarterly Credit Updates -- tools to help protect yourself from identity theft. Call 1-877-737-1936 to enroll.

Do you know a current high school junior who is an all-around achiever, beyond academics? We want to know them too! To find out more about the Discover(R) Card Tribute Award(R) Scholarship Program, visit our website at Discovercard.com/tribute.htm. There are up to 460 scholarships available worth more than \$1 million.

OPEN A NEW DISCOVER MONEY MARKET ACCOUNT TODAY! Our AutoSavers Plan lets you save painlessly by scheduling multiple monthly deposits into your Money Market Account ... for Education expenses, a new Car, Holiday gifts or whatever you wish! Call today to open your Account and sign up for AutoSavers: 1-800-347-7000. Mention Code: SC1003PM.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$683.68	0.06847%	24.99% F	24.99%	\$14.03	none
Cash Advances	\$2907.51	0.06847%	24.99% F	24.99%	\$59.72	\$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

It pays to
DISCOVER

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	December 10	Balance
Previous Cashback Bonus Award Balance	\$	0.72
Purchase Award This Period	+	0.00
Cashback Bonus Award Total		0.72
Cashback Bonus Award Balance		0.72
Award Available to Redeem	\$	0.00



\$3,757.50

\$96.00

account number 6011 0025 5068 7032

enter amount enclosed below

payment due date
December 9, 2003

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$757.50.

10 SDSN6A01 0001866
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427Consolidate bills quickly and securely
with a Balance Transfer to your Discover
Card - Call 1-877-353-0989 or visit
Discovercard.com/balancetransfer TODAY!PO BOX 15251
WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space above, or
go to Discovercard.com. Print your e-mail address to receive important
Account information and special offers.

000006011002550687032037575000070000009600

Discover Card Account Summary

Closing Date: November 10, 2003 page 1 of 1

account number	6011 0025 5068 7032
payment due date	December 9, 2003
minimum payment due	\$96.00
credit limit	\$3,000.00
credit available	\$0.00
cash credit limit	\$800.00
cash credit available	\$0.00

previous balance	\$3,662.37
payments and credits	- 70.00
purchases	+ 86.83
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 78.30
new balance	= \$3,757.50

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: December 10

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.72
	\$ 0.00

Transactions

	trans. date	post date		
Payments and Credits	Nov 6	Nov 6	PAYMENT - THANK YOU	\$ -70.00
Other/Miscellaneous	Nov 10	Nov 10	DISCOVER ACCOUNTGUARD BASIC 877-883-1959	16.83
	Nov 10	Nov 10	LATE FEE	35.00
	Nov 10	Nov 10	OVERLIMIT FEE	35.00

***** 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
current billing period: 31 days						
Purchases	\$720.07	0.06847%	24.99% F	24.99%	\$15.28	none
Cash Advances	\$2968.85	0.06847%	24.99% F	24.99%	\$63.02	\$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, call 1-800-347-7440. Send bill to:

It pays to



\$3,795.63

\$85.00

payment due date
January 9, 2004

account number 0011 0025 5068 7032
enter amount enclosed below

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$795.63.

10 SDSN6A01 0001867
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

Consolidate bills quickly and securely with a Balance Transfer to your Discover Card - Call 1-877-353-0989 or visit Discovercard.com/balancetransfer TODAY!

PO BOX 15251
WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011002550687032037956300000000008500

Discover Card Account Summary

Closing Date: December 10, 2003 page 1 of 2

account number 6011 0025 5068 7032
payment due date January 9, 2004
minimum payment due \$85.00
credit limit \$3,000.00
credit available \$0.00
cash credit limit \$800.00
cash credit available \$0.00

previous balance	\$3,757.50
payments and credits	- 96.00
purchases	+ 57.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 77.13
new balance	= \$3,795.63

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

Please note, the Traditional Cashback Bonus award is now called the Purchase Cashback Bonus award.

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.72
	\$ 0.00

Cashback Bonus® Anniversary
Date: December 10

Keep using your Discover(R) Card and watch your Cashback Bonus(R) award grow! Remember, once your Cashback Bonus award is at least \$20, you can redeem your award by calling us or by logging into the Account Center at Discovercard.com.

Transactions

	trans. date	post date		
Payments and Credits	Nov 28	Nov 28	PHONE PAYMENT - THANK YOU	\$ -96.00
Other/Miscellaneous	Nov 28	Nov 28	PAY BY PHONE PROCESSING FEE -DBT	5.00
	Dec 10	Dec 10	DISCOVER ACCOUNTGUARD BASIC 877-883-1959	17.00
	Dec 10	Dec 10	OVERLIMIT FEE	35.00

Simplify and Save with three easy ways to transfer balances to your Discover(R) Card. Call 1-800-767-7339 to see if a Balance Transfer offer is available for you, go to Discovercard.com, or look for Balance Transfer checks in the mail.

Through the efforts of our Cardmembers, Discover Financial Services has donated over \$14 million to the Make-A-Wish Foundation(R) to make dreams come true for thousands of children with life-threatening medical conditions. To share the power of a wish(R) and donate your Cashback Bonus(R) award, please visit Discovercard.com or www.wish.org.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD (Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to: Discover Card; P.O. Box 15192; Wilmington, DE 19850-5192

It pays to

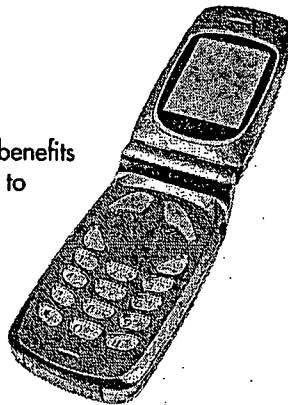
DISCOVER

Questions about your Discover® Card?

We're here to help.

If you have questions or comments about your Account, your benefits or any aspect of your Discover® Card membership, we'd like to hear from you.

Call our Customer Service Department at **1-800-DISCOVER** (1-800-347-2683)—24 hours a day, 7 days a week or visit us at **Discovercard.com**



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Closing Date: December 10, 2003 page 2 of 2

As a Discover(R) Cardmember, you can get cash quickly and easily -- just about anytime, anywhere. To find the nearest cash locations, select your P.I.N., or to order Discover Card Convenience Checks, call 1-800-DISCOVER (1-800-347-2683). And don't forget to visit us at Discovercard.com where you can also search for cash locations nearest you.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$723.95	0.06847%	24.99% F	24.99%	\$14.86	none
Cash Advances	\$3031.48	0.06847%	24.99% F	24.99%	\$62.27	\$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



\$3,894.31

\$102.00

enter amount enclosed below

payment due date
February 9, 2004

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$894.31.

10 SDSN6A01 0001868
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427Consolidate bills quickly and securely
with a Balance Transfer to your Discover
Card - Call 1-877-353-0989 or visit
Discovercard.com/balancetransfer TODAY!PO BOX 15251
WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space above, or
go to Discovercard.com. Print your e-mail address to receive important
Account information and special offers.

000006011002550687032038943100070000010200

Discover Card Account Summary

Closing Date: January 10, 2004

page 1 of 2

account number	6011 0025 5068 7032
payment due date	February 9, 2004
minimum payment due	\$102.00
credit limit	\$3,000.00
credit available	\$0.00
cash credit limit	\$800.00
cash credit available	\$0.00

previous balance	\$3,795.63
payments and credits	- 70.00
purchases	+ 87.44
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 81.24
new balance	= \$3,894.31

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.72
	\$ 0.00

Cashback Bonus® Anniversary
Date: December 10

Transactions

	trans. date	post date		
Payments and Credits	Jan 8	Jan 8	PAYMENT - THANK YOU	\$ -70.00
Other/Miscellaneous	Jan 10	Jan 10	DISCOVER ACCOUNTGUARD BASIC 877-883-1959	17.44
	Jan 10	Jan 10	LATE FEE	35.00
	Jan 10	Jan 10	OVERLIMIT FEE	35.00

Please note, the Traditional Cashback Bonus award is now called the Purchase Cashback Bonus award.

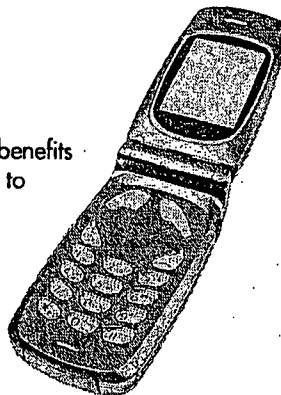
***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION *****
Your account is past due. Please pay the past due amount now, or contact us to make other arrangements.Simplify and Save with three easy ways to transfer balances to your Discover(R) Card. Call 1-800-767-7339 to see if a
Balance Transfer offer is available for you, go to Discovercard.com, or look for Balance Transfer checks in the mail.Through the efforts of our Cardmembers, Discover Financial Services has donated over \$14 million to the Make-A-Wish
Foundation(R) to make dreams come true for thousands of children with life-threatening medical conditions. To share
the power of a wish(R) and donate your Cashback Bonus(R) award, please visit Discovercard.com or www.wish.org.Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD
(Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to:
Discover Card: P.O. Box 15192, Wilmington, DE 19850-5192It pays to
DISCOVER

Questions about your Discover® Card?

We're here to help.

If you have questions or comments about your Account, your benefits or any aspect of your Discover® Card membership, we'd like to hear from you.

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Closing Date: January 10, 2004 page 2 of 2

As a Discover(R) Cardmember, you can get cash quickly and easily -- just about anytime, anywhere. To find the nearest cash locations, select your P.I.N., or to order Discover Card Convenience Checks, call 1-800-DISCOVER (1-800-347-2683). And don't forget to visit us at Discovercard.com where you can also search for cash locations nearest 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	\$732.63	0.06847%	24.99% F	24.99%	\$15.54	none
Cash Advances	\$3095.44	0.06847%	24.99% F	24.99%	\$65.70	\$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

It pays to
DISCOVER



\$3,995.45

\$121.00

enter amount enclosed below

payment due date
March 9, 2004

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$995.45.

10 SDSN6A01 0001869

SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

Consolidate bills quickly and securely
with a Balance Transfer to your Discover
Card - Call 1-877-353-0989 or visit
Discovercard.com/balancetransfer TODAY!

PO BOX 15251
WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or
go to Discovercard.com. Print your e-mail address to receive important
Account information and special offers.

000006011002550687032039954500070000012100

Discover Card Account Summary

Closing Date: February 10, 2004 page 1 of 2

account number 6011 0025 5068 7032
payment due date March 9, 2004
minimum payment due \$121.00
credit limit \$3,000.00
credit available \$-995.00
cash credit limit \$800.00
cash credit available \$0.00

previous balance	\$3,894.31
payments and credits	- 70.00
purchases	+ 87.89
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 83.25
new balance	= \$3,995.45

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.72
	\$ 0.00

Cashback Bonus® Anniversary
Date: December 10

Transactions

	trans. date	post date		
Payments and Credits	Feb 6	Feb 6	PAYMENT - THANK YOU	\$ -70.00
Other/Miscellaneous	Feb 10	Feb 10	DISCOVER ACCOUNTGUARD BASIC 877-883-1959	17.89
	Feb 10	Feb 10	LATE FEE	35.00
	Feb 10	Feb 10	OVERLIMIT FEE	35.00

Please note, the Traditional Cashback Bonus award is now called the Purchase Cashback Bonus award.

***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION *****

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

Lock Your CD Rate Today! Move fast to lock your Certificate of Deposit interest rate with Discover(R) Bank's fast, free
and secure CD Electronic Deposit! It's the easy, safe way to add funds to a maturing Discover CD or fund a new CD
directly from your bank account. Just call 1-800-347-7000 and mention code: SC0204PC. Member FDIC.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD
(Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to:
Discover Card, P.O. Box 15192, Wilmington, DE 19850-5192

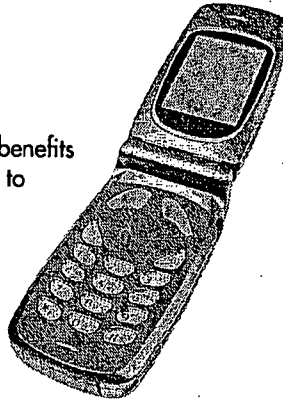
It pays to
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Questions about your Discover® Card?

We're here to help.

If you have questions or comments about your Account, your benefits or any aspect of your Discover® Card membership, we'd like to hear from you.

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Closing Date: February 10, 2004 page 2 of 2

FREE Additional Cards allow you to share your credit line without sharing your card! Request FREE Additional Cards for your spouse, kids, or anyone close to you. You'll get a lot more out of your credit line! Just call 1-800-347-5537 or visit Discovercard.com today.

Discover(R) Financial Services is proud to support Communities In Schools (CIS), the nation's leading community-based organization that helps kids succeed in school and prepare for life. By donating your Cashback Bonus(R) award to CIS, you can help make a difference in the lives of young people. To learn more, please visit Discovercard.com.

	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	\$761.44	0.06847%	24.99% F	24.99%	\$16.14	none
Cash Advances	\$3161.82	0.06847%	24.99% F	24.99%	\$67.11	\$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

It pays to
DISCOVER



\$3,956.52

\$88.00

payment due date
April 9, 2004

enter amount enclosed below

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$956.52.

10 SDSN6A01 0001870

SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

Consolidate bills quickly and securely
with a Balance Transfer to your Discover
Card - Call 1-877-353-0989 or visit
Discovercard.com/balancetransfer TODAY!

Address, e-mail or telephone change? Print change in space above, or
go to Discovercard.com. Print your e-mail address to receive important
Account information and special offers.

PO BOX 15251
WILMINGTON DE 19886-5251

000006011002550687032039565200070000008800

Discover Card Account Summary

Closing Date: March 10, 2004

page 1 of 2

account number 6011 0025 5068 7032
payment due date April 9, 2004
minimum payment due \$88.00
credit limit \$3,000.00
credit available \$-956.00
cash credit limit \$800.00
cash credit available \$0.00

previous balance	\$3,995.45
payments and credits	- 170.00
purchases	+ 52.72
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 78.35
new balance	= \$3,956.52

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 0.72
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: December 10

Keep using your Discover(R) Card and
watch your Cashback Bonus(R) award
grow! Remember, once your Cashback
Bonus award is at least \$20, you can
redeem your award by calling us or by
logging into the Account Center at
Discovercard.com.

Transactions

	trans. date	post date		
Payments and Credits	Feb 19	Feb 19	PAYMENT - THANK YOU	\$ -100.00
	Mar 5	Mar 5	PAYMENT - THANK YOU	-70.00
Other/Miscellaneous	Mar 10	Mar 10	DISCOVER ACCOUNTGUARD BASIC 877-883-1959	17.72
	Mar 10	Mar 10	OVERLIMIT FEE	35.00

Please note, the Traditional Cashback Bonus award is now called the Purchase Cashback Bonus award.

70% of credit reports contain at least one mistake (Consumer Reports, January 2001). Enroll in optional
ProfileProtect(R), and we will send your credit report, monitor your credit file for changes every business day, and send
you Quarterly Credit Updates -- tools to help protect yourself from identity theft. Call 1-877-737-1936 to enroll.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD
(Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to:
Discover Card; P.O. Box 15192; Wilmington, DE 19850-5192.

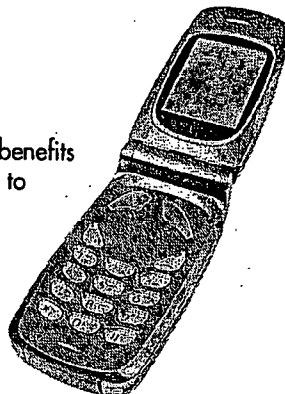
It pays to
DISCOVER

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Closing Date: March 10, 2004

page 2 of 2

	<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>
current billing period: 29 days						
Purchases	\$719.16	0.06847%	24.99% F	24.99%	\$14.27	none
Cash Advances	\$3227.40	0.06847%	24.99% F	24.99%	\$64.08	\$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**

it pays to
DISCOVER



\$4,059.36

\$109.00

Payment due date
May 9, 2004

enter amount enclosed below

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$1,059.36.

10 SDSN6A01 0001871

SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427Consolidate bills quickly and securely
with a Balance Transfer to your Discover
Card - Call 1-877-353-0989 or visit
Discovercard.com/balancetransfer TODAY!PO BOX 15251
WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space above, or
go to Discovercard.com. Print your e-mail address to receive important
Account information and special offers.

000006011002550687032040593600070000010900

Discover Card Account Summary

Closing Date: April 10, 2004

page 1 of 2

account number	6011 0025 5068 7032
payment due date	May 9, 2004
minimum payment due	\$109.00
credit limit	\$3,000.00
credit available	\$-1,059.00
cash credit limit	\$800.00
cash credit available	\$0.00

previous balance	\$3,956.52
payments and credits	- 70.00
purchases	+ 88.18
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 84.66
new balance	= \$4,059.36

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: December 10

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.72
Available to Redeem	\$ 0.00

Transactions

	trans. date	post date		
Payments and Credits	Apr 7	Apr 7	PAYMENT - THANK YOU	\$ -70.00
Other/Miscellaneous	Apr 10	Apr 10	DISCOVER ACCOUNTGUARD BASIC 877-883-1959	18.18
	Apr 10	Apr 10	LATE FEE	35.00
	Apr 10	Apr 10	OVERLIMIT FEE	35.00

Please note, the Traditional Cashback Bonus award is now called the Purchase Cashback Bonus award.

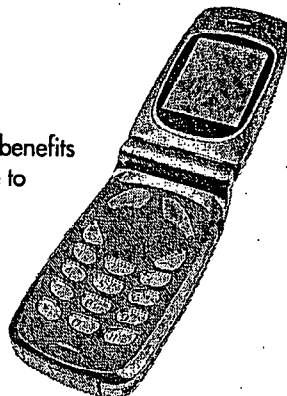
***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION *****
Your account is past due. Please pay the past due amount now, or contact us to make other arrangements.FREE Additional Cards allow you to share your credit line without sharing your card! Request FREE Additional Cards
for your spouse, college student, or anyone close to you. You'll get a lot more out of your credit line! Just call
1-800-347-5537 or visit Discovercard.com today.Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD
(Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to:
Discover Card; P.O. Box 15192; Wilmington, DE 19850-5192.It pays to
DISCOVER

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Closing Date: April 10, 2004.

page 2 of 2

Lock Your CD Rate Today! Move fast to lock your Certificate of Deposit interest rate with Discover(R) Bank's fast, free and secure CD Electronic Deposit! It's the easy, safe way to fund a new CD or add funds to a maturing Discover CD directly from your bank account. Just call 1-800-347-7000 and mention code: SC0404PC. Member FDIC.

	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	\$694.00	0.06847%	24.99% F	24.99%	\$14.73	none
Cash Advances	\$3294.36	0.06847%	24.99% F	24.99%	\$69.93	\$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

It pays to
DISCOVER



\$4,161.92

\$132.00

Payment due date
June 9, 2004

account number 0011 0025 5068 7032
enter amount enclosed below

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$1,161.92.

10 SDSN6A01 0001872
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

Consolidate bills quickly and securely with a Balance Transfer to your Discover Card - Call 1-877-353-0989 or visit Discovercard.com/balancetransfer TODAY!

PO BOX 15251
WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011002550687032041619200070000013200

Discover Card Account Summary

Closing Date: May 10, 2004

page 1 of 2

account number 6011 0025 5068 7032
payment due date June 9, 2004
minimum payment due \$132.00
credit limit \$3,000.00
credit available \$-1,161.00
cash credit limit \$800.00
cash credit available \$0.00

previous balance	\$4,059.36
payments and credits	- 70.00
purchases	+ 88.64
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 83.92
new balance	= \$4,161.92

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: December 10

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.72
	\$ 0.00

Transactions

	trans. date	post date		
Payments and Credits	May 5	May 5	PAYMENT - THANK YOU	\$ -70.00
Other/Miscellaneous	May 10	May 10	DISCOVER ACCOUNTGUARD BASIC 877-883-1959	18.64
	May 10	May 10	LATE FEE	35.00
	May 10	May 10	OVERLIMIT FEE	35.00

Please note, the Traditional Cashback Bonus award is now called the Purchase Cashback Bonus award.

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

Identity theft complaints to the FTC increased 33%; from 161,836 complaints in 2002 to 214,905 in 2003 (Federal Trade Commission, Jan. 2004). Enroll in optional ProfileProtect(R) & we will send you a copy of your credit report & monitor your credit file every business day -- tools to help protect you from ID theft. Call 1-866-708-0672 to enroll.

Did you know that millions of credit cards are lost or stolen every year? The Register(R) safeguards all your credit, debit and ATM cards for less than 5 cents a day. Call 1-800-347-3395 for more details.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD (Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to: Discover Card; P.O. Box 15192; Wilmington, DE 19850-5192

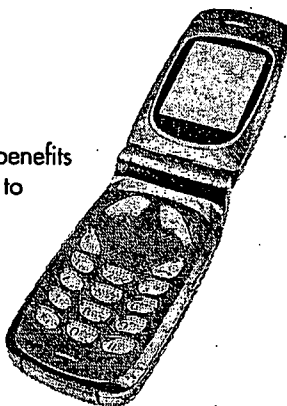
It pays to
DISCOVER

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Closing Date: May 10, 2004

page 2 of 2

Keep Up with Your Account from anywhere. Whether you're at home, at work, or away on vacation — your Discover(R) Card Account is easily accessible online. Check your statement. Pay your bill. Redeem your Cashback Bonus(R) award. Contact Customer Service. It's quick, easy, and secure. Visit the Account Center at Discovercard.com today.

FREE Additional Cards allow you to share your credit line without sharing your card! Request FREE Additional Cards for your spouse, college student, or anyone close to you. You'll get a lot more out of your credit line! Just call 1-800-347-5537 or visit Discovercard.com today.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$722.03	0.06847%	24.99% F	24.99%	\$14.82	none
Cash Advances	\$3363.86	0.06847%	24.99% F	24.99%	\$69.10	\$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



\$4,070.72

\$91.00

enter amount enclosed below

payment due date
July 9, 2004

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$1,070.72.

10 SDSN6A01 0001873

SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

Consolidate bills quickly and securely with a Balance Transfer to your Discover Card - Call 1-877-353-0989 or visit Discovercard.com/balancetransfer TODAY!

PO BOX 15251
WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011002550687032040707200070000009100

Discover Card Account Summary

Closing Date: June 10, 2004

page 1 of 2

account number 6011 0025 5068 7032
payment due date July 9, 2004
minimum payment due \$91.00
credit limit \$3,000.00
credit available \$-1,070.00
cash credit limit \$800.00
cash credit available \$0.00

previous balance	\$4,161.92
payments and credits	- 237.00
purchases	+ 58.23
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 87.57
new balance	= \$4,070.72

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance Available to Redeem	\$ 0.72
	\$ 0.00

Cashback Bonus® Anniversary
Date: December 10

Keep using your Discover(R) Card and watch your Cashback Bonus(R) award grow! Remember, once your Cashback Bonus award is at least \$20, you can redeem your award by calling us or by logging into the Account Center at Discovercard.com.

Transactions

	trans. date	post date		
Payments and Credits	May 29	May 29	PHONE PAYMENT - THANK YOU	\$ -132.00
	May 31	May 31	LATE CHARGE REFUND	-35.00
	Jun 5	Jun 5	PAYMENT - THANK YOU	-70.00
Other/Miscellaneous	May 30	May 30	PAY BY PHONE PROCESSING FEE - DBT	5.00
	Jun 10	Jun 10	DISCOVER ACCOUNTGUARD BASIC 877-883-1959	18.23
	Jun 10	Jun 10	OVERLIMIT FEE	35.00

Please note, the Traditional Cashback Bonus award is now called the Purchase Cashback Bonus award.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD (Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to: Discover Card; P.O. Box 15192; Wilmington, DE 19850-5192.

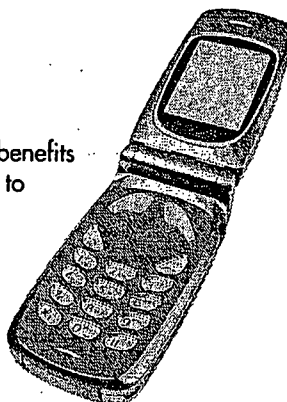
It pays to
DISCOVER

Questions about your Discover® Card?

We're here to help.

If you have questions or comments about your Account, your benefits or any aspect of your Discover® Card membership, we'd like to hear from you.

Call our Customer Service Department at **1-800-DISCOVER** (1-800-347-2683)—24 hours a day, 7 days a week or visit us at **Discovercard.com**



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Closing Date: June 10, 2004

page 2 of 2

Congratulations to the 2004 National Discover(R) Card Tribute Award(R) Scholarship winners: April Alvarez, Vladimir Dubovskiy, Ji Guo, Jamie Hargrove, Kristian Henderson, Yuji Huang, Jessica Mann, Brian Monahan and Holly Walker. Each won \$27,500 for post high-school education or training. Visit Discovercard.com/tribute.htm to learn more.

Save 10% with Discover(R) Card at Comfort Inn(R), Comfort Suites(R), Quality(R), Sleep Inn(R), Clarion(R), MainStay Suites(R), Econo Lodge(R) and Rodeway Inn(R) by 12/31/04. Call 800-4CHOICE and use 00801242 or click the Special Rate link at choicehotels.com. Restrictions apply. Cannot combine with other offers. Advance reservations required.

Identity theft complaints to the FTC increased 33%; from 161,836 complaints in 2002 to 214,905 in 2003 (Federal Trade Commission, Jan. 2004). Enroll in optional ProfileProtect(R) & we will send you a copy of your credit report & monitor your credit file every business day -- tools to help protect you from ID theft. Call 1-866-708-0672 to enroll.

Lock Your CD Rate Today! Move fast to lock your Certificate of Deposit interest rate with Discover(R) Bank's fast and secure CD Electronic Deposit! It's the easy, safe way to fund a new CD or add funds to a maturing Discover CD directly from your bank account. Visit www.discoverbank.com. Mention code SC0604P when you open your CD. Member FDIC.

	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	\$690.42	0.06847%	24.99% F	24.99%	\$14.66	none
Cash Advances	\$3434.83	0.06847%	24.99% F	24.99%	\$72.91	\$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

It pays to
DISCOVER



\$4,173.69

\$114.00

payment due date
August 9, 2004

enter amount enclosed below

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$1,173.69.

10 SDSN6A01 0001874

SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427Consolidate bills quickly and securely
with a Balance Transfer to your Discover
Card - Call 1-877-353-0989 or visit
Discovercard.com/balancetransfer TODAY!PO BOX 15251
WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space above, or
go to Discovercard.com. Print your e-mail address to receive important
Account information and special offers.

0000060110025506870320417369000700000011400

Discover Card Account Summary

Closing Date: July 10, 2004

page 1 of 1

account number 6011 0025 5068 7032
 payment due date August 9, 2004
 minimum payment due \$114.00
 credit limit \$3,000.00
 credit available \$-1,173.00
 cash credit limit \$800.00
 cash credit available \$0.00

previous balance	\$4,070.72
payments and credits	- 70.00
purchases	+ 88.69
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 84.28
new balance	= \$4,173.69

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 0.72
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: December 10

Transactions

	trans. date	post date		
Payments and Credits	Jul 8	Jul 8	PAYMENT - THANK YOU	\$ -70.00
Other/Miscellaneous	Jul 10	Jul 10	DISCOVER ACCOUNTGUARD BASIC 877-883-1959	18.69
	Jul 10	Jul 10	LATE FEE	35.00
	Jul 10	Jul 10	OVERLIMIT FEE	35.00

***** 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
current billing period: 30 days						
Purchases	\$597.07	0.06847%	24.99% F	24.99%	\$12.24	none
Cash Advances	\$3507.29	0.06847%	24.99% F	24.99%	\$72.04	\$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, call 1-800-347-7449. Send billing error notice to:It pays to
DISCOVER



\$4,281.74

\$140.00

enter amount enclosed below

payment due date
September 9, 2004

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$1,281.74.

10 SDSN6A01 0001875
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427Consolidate bills quickly and securely
with a Balance Transfer to your Discover
Card - Call 1-877-353-0989 or visit
Discovercard.com/balancetransfer TODAY!PO BOX 15251
WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space above, or
go to Discovercard.com. Print your e-mail address to receive important
Account information and special offers.

000006011002550687032042817400070000014000

Discover Card Account Summary

Closing Date: August 10, 2004

page 1 of 1

account number 6011 0025 5068 7032
 payment due date September 9, 2004
 minimum payment due \$140.00
 credit limit \$3,000.00
 credit available \$-1,281.00
 cash credit limit \$800.00
 cash credit available \$0.00

previous balance \$4,173.69
 payments and credits - 70.00
 purchases + 89.18
 cash advances + 0.00
 balance transfers + 0.00
 FINANCE CHARGES + 88.87
 new balance = \$4,281.74

You may be able to avoid Periodic Finance Charges, see
the reverse side for details.By paying your bill by check, you agree to the processing of your payment electronically. If your check is processed
electronically, it is possible the funds will be withdrawn from your checking account on the same day we receive the
check. We are not enrolling you in a direct payment program; your check is still needed to initiate your payment.

Cashback Bonus®

Opening Cashback Bonus Balance \$ 0.72
 New Cashback Bonus Earned + 0.00

Cashback Bonus Balance \$ 0.72
 Available to Redeem \$ 0.00

Cashback Bonus® Anniversary
Date: December 10

Transactions

	trans. date	post date		
Payments and Credits	Jul 29	Jul 29	PAYMENT - THANK YOU	\$ -70.00
Other/Miscellaneous	Aug 10	Aug 10	DISCOVER ACCOUNTGUARD BASIC 877-883-1959	19.18
	Aug 10	Aug 10	LATE FEE	35.00
	Aug 10	Aug 10	OVERLIMIT FEE	35.00

***** 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
current billing period: 31 days						
Purchases	\$606.07	0.06847%	24.99% F	24.99%	\$12.85	none
Cash Advances	\$3581.28	0.06847%	24.99% F	24.99%	\$76.02	\$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, call 1-800-347-7449. Send billing correspondence to:It pays to
DISCOVER



\$4,463.54

\$240.00

payment due date
October 9, 2004

account number 6011 0025 5068 7032
enter amount enclosed below

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$1,463.54.

10 SDSN6A01 0001876

SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

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with a Balance Transfer to your Discover
Card - Call 1-877-353-0989 or visit
Discovercard.com/balancetransfer TODAY!

PO BOX 15251
WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or
go to Discovercard.com. Print your e-mail address to receive important
Account information and special offers.



000006011002550687032044635400000000024000

Discover Card Account Summary

Closing Date: September 10, 2004 page 1 of 1

account number 6011 0025 5068 7032
payment due date October 9, 2004
minimum payment due \$240.00
credit limit \$3,000.00
credit available \$-1,463.00
cash credit limit \$800.00
cash credit available \$0.00

previous balance	\$4,281.74
payments and credits	- 0.00
purchases	+ 89.99
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 91.81
new balance	= \$4,463.54

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: December 10

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.72
Available to Redeem	\$ 0.00

Transactions

	trans. date	post date			
Other/Miscellaneous	Sep 10	Sep 10	DISCOVER ACCOUNTGUARD BASIC 877-883-1959	\$	19.99
	Sep 10	Sep 10	LATE FEE		35.00
	Sep 10	Sep 10	OVERLIMIT 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.

	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	\$667.92	0.06847%	24.99% F	24.99%	\$14.16	none
Cash Advances	\$3658.08	0.06847%	24.99% F	24.99%	\$77.65	\$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, call 1-800-347-7449. Send billing error notice to:

It pays to
DISCOVER



new balance
\$4,575.82

minimum payment due
\$272.00

payment due date
November 9, 2004

account number 0011 0025 5068 7032
enter amount enclosed below

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$1,575.82.

Consolidate bills quickly and securely with a Balance Transfer to your Discover Card - Call 1-877-353-0989 or visit Discovercard.com/balancetransfer TODAY!

10 SDSN6A01 0001877
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

PO BOX 15251
WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011002550687032045758200070000027200

Discover Card Account Summary

account number 6011 0025 5068 7032
payment due date November 9, 2004
minimum payment due \$272.00
credit limit \$3,000.00
credit available \$-1,575.00
cash credit limit \$800.00
cash credit available \$0.00

Closing Date: October 10, 2004

page 1 of 2

previous balance	\$4,463.54
payments and credits	- 70.00
purchases	+ 90.49
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 91.79
new balance	= \$4,575.82

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: December 10

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.72

Transactions

	trans. date	post date		
Payments and Credits	Sep 24	Sep 24	PAYMENT - THANK YOU	\$ -70.00
Other/Miscellaneous	Oct 10	Oct 10	DISCOVER ACCOUNTGUARD BASIC 877-883-1959	20.49
	Oct 10	Oct 10	LATE FEE	35.00
	Oct 10	Oct 10	OVERLIMIT 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.

Go paperless! Elect to stop receiving your Discover(R) Card statements by mail and receive them exclusively online. You'll get an e-mail notification when your statement is available online and a printable version of your statement for your records. Visit the Account Center at Discovercard.com to enroll.

Request FREE Additional Cards for your Account and share your Discover(R) Card with the people closest to you. - Call 1-800-DISCOVER or visit Discovercard.com/AdditionalCards to learn more.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD (Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to: Discover Card; P.O. Box 15192; Wilmington DE 19850-5192

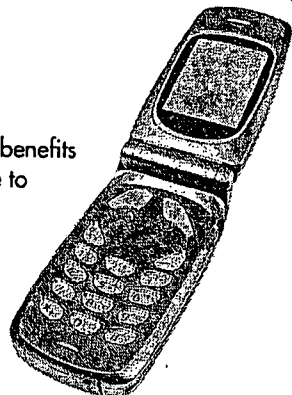
It pays to
DISCOVER

Questions about your Discover® Card?

We're here to help.

If you have questions or comments about your Account, your benefits or any aspect of your Discover® Card membership, we'd like to hear from you.

Call our Customer Service Department at **1-800-DISCOVER**
(1-800-347-2683)—24 hours a day, 7 days a week or
visit us at **Discovercard.com**



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Closing Date: October 10, 2004

page 2 of 2

Hey Juniors! We are searching for outstanding high school juniors to apply for the Discover(R) Card Tribute Award(R) Scholarship Program. More than \$1 million will be awarded to high school juniors who have excelled beyond academics. To find out more, visit our website at www.Discovercard.com/tribute.htm.

Lock Your CD Rate Today! Move fast to lock your Certificate of Deposit interest rate with Discover Bank's fast, free and secure CD Electronic Deposit! It's the easy, safe way to fund a new CD or add funds to a maturing Discover CD, directly from your bank account. Visit www.discoverbank.com. Mention SC4Q04PC when you open your CD. Member FDIC.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$732.98	0.06847%	24.99% F	24.99%	\$15.06	none
Cash Advances	\$3735.25	0.06847%	24.99% F	24.99%	\$76.73	\$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

It pays to
DISCOVER



\$4,730.13

\$378.00

payment due date
December 9, 2004account number 6011 0025 5068 7032
enter amount enclosed belowPlease make check payable to Discover Card. You are
overlimit. Pay the sum of the monthly minimum
payment plus the overlimit amount of \$1,730.13.10 SDSN6A01 0001878
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427Consolidate bills quickly and securely
with a Balance Transfer to your Discover
Card - Call 1-877-353-0989 or visit
Discovercard.com/balancetransfer TODAY!PO BOX 15251
WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space above, or
go to Discovercard.com. Print your e-mail address to receive important
Account information and special offers.

000006011002550687032047301300000000037800

Discover Card Account Summary

Closing Date: November 10, 2004 page 1 of 2

account number	6011 0025 5068 7032
payment due date	December 9, 2004
minimum payment due	\$378.00
credit limit	\$3,000.00
credit available	\$-1,730.00
cash credit limit	\$800.00
cash credit available	\$0.00

previous balance	\$4,575.82
payments and credits	- 0.00
purchases	+ 56.19
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 98.12
new balance	= \$4,730.13

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: December 10

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.72
Available to Redeem	\$ 0.00

Transactions

	trans. date	post date			
Other/Miscellaneous	Nov 10	Nov 10	DISCOVER ACCOUNTGUARD BASIC 877-883-1959	\$	21.19
	Nov 10	Nov 10	LATE FEE		35.00

Your Account is overlimit. While we are permitted under the Cardmember Agreement to charge you an Overlimit Fee,
we have chosen not to do so at this time. We reserve the right to do so if, as of the close of a billing period, your
outstanding Account balance exceeds your Account credit limit. See the Overlimit Fee section of the Cardmember
Agreement for details.

Your account is past due. Please pay your minimum monthly payment plus the past due amount.

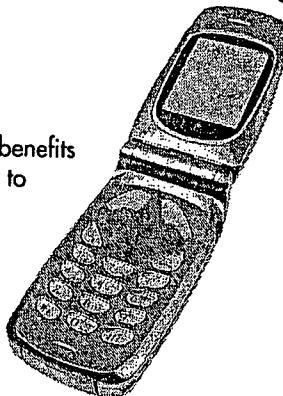
Through the generosity of our Cardmembers, Discover(R) Card has donated more than \$14 million to the Make-A-Wish
Foundation(R). You can make a child's dream come true by electing to donate your Cashback Bonus(R) award to the
Make-A-Wish Foundation. To learn how, please visit Discovercard.com or visit www.wish.org.Stay connected to loved ones this holiday season with thoughtful gifts from 1-800-FLOWERS.COM(R). Save 15%* on
your next purchase when you use your Discover(R) Card and code DC88. Call 1-800-FLOWERS(R) (1-800-356-9377),
click www.1800flowers.com, or come in! *For details please visit www.1800flowers.com/disclaimer.Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD
(Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to:
Discover Card; P.O. Box 15192; Wilmington, DE 19850-5192It pays to
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Questions about your Discover® Card?

We're here to help.

If you have questions or comments about your Account, your benefits or any aspect of your Discover® Card membership, we'd like to hear from you.

Call our Customer Service Department at **1-800-DISCOVER**
(1-800-347-2683)—24 hours a day, 7 days a week or
visit us at **Discovercard.com**



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Closing Date: November 10, 2004 page 2 of 2

Everything You Need To Know -- In the Account Center. If you need to know exactly how much you spent on your shopping spree last weekend, wouldn't you rather find out now than wait for your next statement? Go to the Account Center at Discovercard.com to find out what's going on with your Account before your statement arrives in the mail.

	<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>
current billing period: 31 days						
Purchases	\$809.06	0.06847%	24.99% F	24.99%	\$17.16	none
Cash Advances	\$3814.06	0.06847%	24.99% F	24.99%	\$80.96	\$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

It pays to
DISCOVER



new balance
\$4,467.18

minimum payment due
\$100.00

account number
enter amount enclosed below.

payment due date
January 9, 2005

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$1,467.18.

10 SDSN6A01 0001879
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

Consolidate bills quickly and securely with a Balance Transfer to your Discover Card - Call 1-877-353-0989 or visit Discovercard.com/balancetransfer TODAY!

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WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011002550687032044671800100000010000

Discover Card Account Summary

Closing Date: December 10, 2004 page 1 of 2

account number 6011 0025 5068 7032
payment due date January 9, 2005
minimum payment due \$100.00
credit limit \$3,000.00
credit available \$-1,467.00
cash credit limit \$800.00
cash credit available \$0.00

previous balance	\$4,730.13
payments and credits	- 378.00
purchases	+ 20.01
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 95.04
new balance	= \$4,467.18

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.72
	\$ 0.00

Cashback Bonus® Anniversary
Date: December 10

Keep using your Discover(R) Card and watch your Cashback Bonus(R) award grow! Remember, once your Cashback Bonus award is at least \$20, you can redeem your award by calling us or by logging into the Account Center at Discovercard.com.

Transactions

	trans. date	post date		
Payments and Credits	Nov 16	Nov 16	PAYMENT - THANK YOU	\$ -100.00
	Nov 23	Nov 23	PAYMENT - THANK YOU	-100.00
	Dec 10	Dec 10	PHONE PAYMENT - THANK YOU	-178.00
Other/Miscellaneous	Dec 10	Dec 10	DISCOVER ACCOUNTGUARD BASIC 877-883-1959	20.01

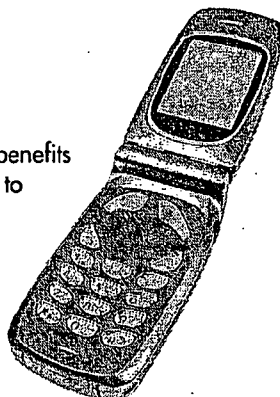
Your Account is overlimit. While we are permitted under the Cardmember Agreement to charge you an Overlimit Fee, we have chosen not to do so at this time. We reserve the right to do so if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Overlimit Fee section of the Cardmember Agreement for details.

Questions about your Discover® Card?

We're here to help.

If you have questions or comments about your Account, your benefits or any aspect of your Discover® Card membership, we'd like to hear from you.

Call our Customer Service Department at **1-800-DISCOVER** (1-800-347-2683)—24 hours a day, 7 days a week or visit us at **Discovercard.com**



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Closing Date: December 10, 2004 page 2 of 2

Through the generosity of our Cardmembers, Discover(R) Card has donated more than \$14 million to the Make-A-Wish Foundation(R). You can make a child's dream come true by electing to donate your Cashback Bonus(R) award to the Make-A-Wish Foundation. To learn how, please visit Discovercard.com or visit www.wish.org.

Stay connected to loved ones this holiday season with thoughtful gifts from 1-800-FLOWERS.COM(R). Save 15%* on your next purchase when you use your Discover(R) Card and code DC88. Call 1-800-FLOWERS(R) (1-800-356-9377), click www.1800flowers.com, or come in! *For details please visit www.1800flowers.com/disclaimer.

Everything You Need To Know -- In the Account Center. If you need to know exactly how much you spent on your shopping spree last weekend, wouldn't you rather find out now than wait for your next statement? Go to the Account Center at Discovercard.com to find out what's going on with your Account before your statement arrives in the mail.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$732.56	0.06847%	24.99% F	24.99%	\$15.04	none
Cash Advances	\$3894.52	0.06847%	24.99% F	24.99%	\$80.00	\$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

It pays to
DISCOVER



\$4,365.37

\$88.00

account number 6011 0025 5068 7032
enter amount enclosed belowpayment due date
February 9, 2005

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$1,365.37.

10 SDSN6A01 0001880
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427Consolidate bills quickly and securely
with a Balance Transfer to your Discover
Card - Call 1-877-353-0989 or visit
Discovercard.com/balancetransfer TODAY!PO BOX 15251
WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space above, or
go to Discovercard.com. Print your e-mail address to receive important
Account information and special offers.

000006011002550687032043653700100000008800

Discover Card Account Summary

Closing Date: January 10, 2005

page 1 of 2

account number	6011 0025 5068 7032
payment due date	February 9, 2005
minimum payment due	\$88.00
credit limit	\$3,000.00
credit available	\$-1,365.00
cash credit limit	\$800.00
cash credit available	\$0.00

previous balance	\$4,467.18
payments and credits	- 170.00
purchases	+ 19.55
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 48.64
new balance	= \$4,365.37

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: December 10Keep using your Discover(R) Card and
watch your Cashback Bonus(R) award
grow! Remember, once your Cashback
Bonus award is at least \$20, you can
redeem your award by calling us or by
logging into the Account Center at
Discovercard.com.

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.72
Available to Redeem	\$ 0.00

Transactions

	trans. date	post date		
Payments and Credits	Dec 12	Dec 12	LATE CHARGE REFUND	\$ -70.00
	Jan 7	Jan 7	PAYMENT - THANK YOU	-100.00
Other/Miscellaneous	Jan 10	Jan 10	DISCOVER ACCOUNTGUARD BASIC 877-883-1959	19.55

Your Account is overlimit. While we are permitted under the Cardmember Agreement to charge you an Overlimit Fee, we have chosen not to do so at this time. We reserve the right to do so if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Overlimit Fee section of the Cardmember Agreement for details.

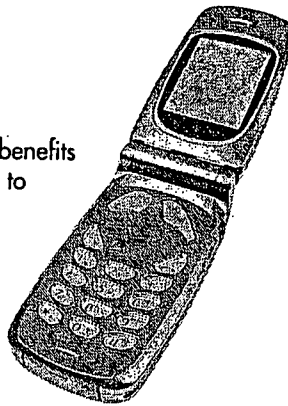
Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD
(Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to:
Discover Card, P.O. Box 15192, Wilmington, DE 19850-5192.It pays to
DISCOVER

Questions about your Discover® Card?

We're here to help.

If you have questions or comments about your Account, your benefits or any aspect of your Discover® Card membership, we'd like to hear from you.

Call our Customer Service Department at **1-800-DISCOVER** (1-800-347-2683)—24 hours a day, 7 days a week or visit us at **Discovercard.com**



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Closing Date: January 10, 2005

page 2 of 2

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your Account was overlimit, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. We reserve the right to increase the APRs on your Account if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Default Rate Plan section of the Cardmember Agreement for details.

Through the generosity of our Cardmembers, Discover(R) Card has donated more than \$14 million to the Make-A-Wish Foundation(R). You can make a child's dream come true by electing to donate your Cashback Bonus(R) award to the Make-A-Wish Foundation. To learn how, please visit Discovercard.com or visit www.wish.org.

Stay connected to loved ones this holiday season with thoughtful gifts from [1-800-FLOWERS.COM\(R\)](http://1-800-FLOWERS.COM(R)). Save 15%* on your next purchase when you use your Discover(R) Card and code DC88. Call 1-800-FLOWERS(R) (1-800-356-9377), click www.1800flowers.com, or come in! *For details please visit www.1800flowers.com/disclaimer.

Everything You Need To Know -- In the Account Center. If you need to know exactly how much you spent on your shopping spree last weekend, wouldn't you rather find out now than wait for your next statement? Go to the Account Center at Discovercard.com to find out what's going on with your Account before your statement arrives in the mail.

	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	\$453.01	0.03559%	12.99% F	12.99%	\$4.98	none
Cash Advances	\$3957.07	0.03559%	12.99% F	12.99%	\$43.66	\$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

It pays to
DISCOVER



\$4,221.12

\$85.00

account number 6011 0025 5068 7032
enter amount enclosed belowpayment due date
March 9, 2005

\$

Please make check payable to Discover Card. You are
overlimit. Pay the sum of the monthly minimum
payment plus the overlimit amount of \$1,221.12.10 SDSN6A01 0001881
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427Consolidate bills quickly and securely
with a Balance Transfer to your Discover
Card - Call 1-877-353-0989 or visit
Discovercard.com/balancetransfer TODAY!PO BOX 15251
WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space above, or
go to Discovercard.com. Print your e-mail address to receive important
Account information and special offers.

000006011002550687032042211200000000008500

Discover Card Account Summary

Closing Date: February 10, 2005 page 1 of 2

account number	6011 0025 5068 7032
payment due date	March 9, 2005
minimum payment due	\$85.00
credit limit	\$3,000.00
credit available	\$-1,221.00
cash credit limit	\$800.00
cash credit available	\$0.00

previous balance	\$4,365.37
payments and credits	- 210.00
purchases	+ 18.90
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 46.85
new balance	= \$4,221.12

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.72
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: December 10Keep using your Discover(R) Card and
watch your Cashback Bonus(R) award
grow! Remember, once your Cashback
Bonus award is at least \$20, you can
redeem your award by calling us or by
logging into the Account Center at
Discovercard.com.

Transactions

	trans. date	post date		
Payments and Credits	Jan 21	Jan 21	PHONE PAYMENT - THANK YOU	\$ -210.00
Other/Miscellaneous	Feb 10	Feb 10	DISCOVER ACCOUNTGUARD BASIC 877-883-1959	18.90

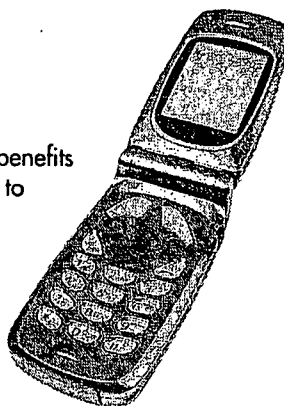
Your Account is overlimit. While we are permitted under the Cardmember Agreement to charge you an Overlimit Fee,
we have chosen not to do so at this time. We reserve the right to do so if, as of the close of a billing period, your
outstanding Account balance exceeds your Account credit limit. See the Overlimit Fee section of the Cardmember
Agreement for details.Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TOD
(Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to:
Discover Card, P.O. Box 15192, Wilmington, DE 19886-5192It pays to
DISCOVER

Questions about your Discover® Card?

We're here to help.

If you have questions or comments about your Account, your benefits or any aspect of your Discover® Card membership, we'd like to hear from you.

Call our Customer Service Department at **1-800-DISCOVER**
(1-800-347-2683)—24 hours a day, 7 days a week or
visit us at **Discovercard.com**



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Closing Date: February 10, 2005 page 2 of 2

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your Account was overlimit, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. We reserve the right to increase the APRs on your Account if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Default Rate Plan section of the Cardmember Agreement for details.

FREE Additional Cards for your Account allow you to share your credit line without sharing your Card. Request FREE Additional Cards for those close to you to help with daily shopping and errands and to use as credit resource in case of emergency. Call 1-800-DISCOVER or visit Discovercard.com/AdditionalCards today.

Electronically file your federal tax return and PAY your taxes with your Discover(R) Card via TurboTax at NO ADDITIONAL COST (zero convenience fee). For more information visit www.irs.gov.

	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	\$245.02	0.03559%	12.99% F	12.99%	\$2.71	none
Cash Advances	\$4000.97	0.03559%	12.99% F	12.99%	\$44.14	\$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

It pays to
DISCOVER



\$4,070.26

\$82.00

payment due date
April 9, 2005

enter amount enclosed below

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$1,070.26.

10 SDSN6A01 0001882
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

Consolidate bills quickly and securely
with a Balance Transfer to your Discover
Card - Call 1-877-353-0989 or visit
Discovercard.com/balancetransfer TODAY!

PO BOX 15251
WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or
go to Discovercard.com. Print your e-mail address to receive important
Account information and special offers.

000006011002550687032040702600210000008200

Discover Card Account Summary

Closing Date: March 10, 2005

page 1 of 2

account number 6011 0025 5068 7032
payment due date April 9, 2005
minimum payment due \$82.00
credit limit \$3,000.00
credit available \$-1,070.00
cash credit limit \$800.00
cash credit available \$0.00

previous balance	\$4,221.12
payments and credits	- 210.00
purchases	+ 18.23
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 40.91
new balance	= \$4,070.26

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: December 10

Keep using your Discover(R) Card and
watch your Cashback Bonus(R) award
grow! Remember, once your Cashback
Bonus award is at least \$20, you can
redeem your award by calling us or by
logging into the Account Center at
Discovercard.com.

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.72
Available to Redeem	\$ 0.00

Transactions

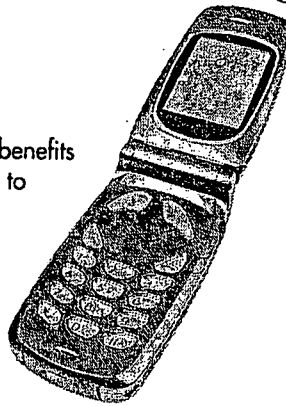
	trans. date	post date		
Payments and Credits	Feb 21	Feb 21	PAYMENT - THANK YOU	\$ -210.00
Other/Miscellaneous	Mar 10	Mar 10	DISCOVER ACCOUNTGUARD BASIC 877-883-1959	18.23

Your Account is overlimit. While we are permitted under the Cardmember Agreement to charge you an Overlimit Fee, we have chosen not to do so at this time. We reserve the right to do so if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Overlimit Fee section of the Cardmember Agreement for details.

Questions about your Discover® Card?**We're here to help.**

If you have questions or comments about your Account, your benefits or any aspect of your Discover® Card membership, we'd like to hear from you.

Call our Customer Service Department at **1-800-DISCOVER** (1-800-347-2683)—24 hours a day, 7 days a week or visit us at **Discovercard.com**



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Closing Date: March 10, 2005

page 2 of 2

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your Account was overlimit, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. We reserve the right to increase the APRs on your Account if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Default Rate Plan section of the Cardmember Agreement for details.

Paperless statements can jumpstart your spring cleaning! Get rid of the excess paper in your life by receiving your Discover(R) Card statements online instead of by mail. You'll get an e-mail letting you know when your statement is ready to view online. You can even pay your bill online while you're there. Go to Discovercard.com to sign up.

Discover Financial Services is proud to welcome Junior Achievement as a Cashback Bonus(R) Charitable Partner. They join our current charities, JDRF and Make-A-Wish. To donate your Cashback Bonus(R) or learn more, visit Discovercard.com.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 28 days						
Purchases	\$71.03	0.03559%	12.99% F	12.99%	\$0.70	none
Cash Advances	\$4035.01	0.03559%	12.99% F	12.99%	\$40.21	\$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

It pays to
DISCOVER



new balance
\$3,921.38

minimum payment due
\$79.00

payment due date
May 9, 2005

account number 6011 0025 5068 7032
enter amount enclosed below

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$921.38.

10 SDSN6A01 0001883
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

Consolidate bills quickly and securely with a Balance Transfer to your Discover Card - Call 1-877-353-0989 or visit Discovercard.com/balancetransfer TODAY!

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

PO BOX 15251
WILMINGTON DE 19886-5251

000006011002550687032039213800210000007900

Discover Card Account Summary

Closing Date: April 10, 2005

page 1 of 2

account number 6011 0025 5068 7032
payment due date May 9, 2005
minimum payment due \$79.00
credit limit \$3,000.00
credit available \$-921.00
cash credit limit \$800.00
cash credit available \$0.00

previous balance	\$4,070.26
payments and credits	- 210.00
purchases	+ 17.56
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 43.56
new balance	= \$3,921.38

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: December 10

Keep using your Discover(R) Card and watch your Cashback Bonus(R) award grow! Remember, once your Cashback Bonus award is at least \$20, you can redeem your award by calling us or by logging into the Account Center at Discovercard.com.

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.72
	\$ 0.00

Transactions

	trans. date	post date		
Payments and Credits	Mar 21	Mar 21	PAYMENT - THANK YOU	\$ -210.00
Other/Miscellaneous	Apr 10	Apr 10	DISCOVER ACCOUNTGUARD BASIC 877-883-1959	17.56

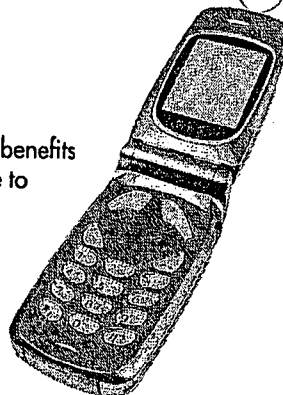
Your Account is overlimit. While we are permitted under the Cardmember Agreement to charge you an Overlimit Fee, we have chosen not to do so at this time. We reserve the right to do so if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Overlimit Fee section of the Cardmember Agreement for details.

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We're here to help.

If you have questions or comments about your Account, your benefits or any aspect of your Discover® Card membership, we'd like to hear from you.

Call our Customer Service Department at **1-800-DISCOVER**
(1-800-347-2683)—24 hours a day, 7 days a week or
visit us at **Discovercard.com**



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Closing Date: April 10, 2005

page 2 of 2

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your Account was overlimit, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. We reserve the right to increase the APRs on your Account if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Default Rate Plan section of the Cardmember Agreement for details.

FREE Additional Cards for your Account allow you to share your credit line without sharing your Card. Request FREE Additional Cards for those close to you to help with daily shopping and errands and to use as credit resource in case of emergency. Call 1-800-DISCOVER or visit Discovercard.com/AdditionalCards today.

Paperless statements can jumpstart your spring cleaning! Get rid of the excess paper in your life by receiving your Discover(R) Card statements online instead of by mail. You'll get an e-mail letting you know when your statement is ready to view online. You can even pay your bill online while you're there. Go to Discovercard.com to sign up.

Use your Discover(R) Card to make a \$100 donation to The Statue of Liberty-Ellis Island Foundation, Inc. and you can have the name of someone you care about engraved on The American Immigrant Wall of Honor(R), built to celebrate freedom and commemorate American Dreams. For more information log on to Discovercard.com.

	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	\$6.14	0.03559%	12.99% F	12.99%	\$0.06	none
Cash Advances	\$3943.14	0.03559%	12.99% F	12.99%	\$43.50	\$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

It pays to
DISCOVER



\$3,768.84

\$76.00

enter amount enclosed below

payment due date
June 9, 2005

\$

Please make check payable to Discover Card. You are
overlimit. Pay the sum of the monthly minimum
payment plus the overlimit amount of \$768.84.

10 SDSN6A01 0001884
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

Consolidate bills quickly and securely
with a Balance Transfer to your Discover
Card - Call 1-877-353-0989 or visit
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WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or
go to Discovercard.com. Print your e-mail address to receive important
Account information and special offers.

000006011002550687032037688400210000007600

Discover Card Account Summary

Closing Date: May 10, 2005

page 1 of 2

account number	6011 0025 5068 7032
payment due date	June 9, 2005
minimum payment due	\$76.00
credit limit	\$3,000.00
credit available	\$-768.00
cash credit limit	\$800.00
cash credit available	\$0.00

previous balance	\$3,921.38
payments and credits	- 210.00
purchases	+ 16.88
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 40.58
new balance	= \$3,768.84

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

Build Your Savings on YOUR Schedule! Open a Discover Bank Money Market Account and sign up for AutoSavers
today! Save money for whatever you wish by scheduling weekly, bi-weekly or monthly deposits into your Account! Visit
Discoverbank.com. Member FDIC.

Cashback Bonus®

Cashback Bonus® Anniversary
Date: August 25

Keep using your Discover(R) Card and
watch your Cashback Bonus(R) award
grow! Remember, once your Cashback
Bonus award is at least \$20, you can
redeem your award by calling us or by
logging into the Account Center at
Discovercard.com.

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.00

Transactions

	trans. date	post date		
Payments and Credits	Apr 21	Apr 21	PAYMENT - THANK YOU	\$ -210.00
Other/Miscellaneous	May 10	May 10	DISCOVER ACCOUNTGUARD BASIC 877-883-1959	16.88

Your Account is overlimit. While we are permitted under the Cardmember Agreement to charge you an Overlimit Fee,
we have chosen not to do so at this time. We reserve the right to do so if, as of the close of a billing period, your
outstanding Account balance exceeds your Account credit limit. See the Overlimit Fee section of the Cardmember
Agreement for details.

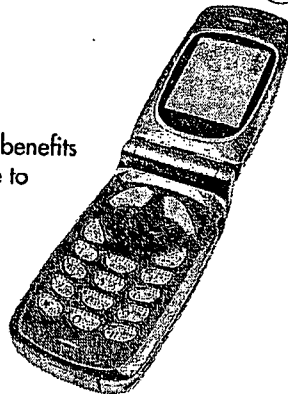
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Call our Customer Service Department at 1-800-DISCOVER (1-800-347-2683)—24 hours a day, 7 days a week or visit us at Discovercard.com

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Closing Date: May 10, 2005

page 2 of 2

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your Account was overlimit, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. We reserve the right to increase the APRs on your Account if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Default Rate Plan section of the Cardmember Agreement for details.

The Discover(R) Gift Card is a festive, prepaid card that works just like a credit card -- at malls, online and most everywhere the Discover Card is welcomed. The Discover Gift Card is the perfect gift for everyone and every occasion, so your gift-giving possibilities are endless. And think of the time you'll save shopping and gift-wrapping.

FREE Additional Cards for your Account allow you to share your credit line without sharing your Card. Request FREE Additional Cards for those close to you to help with daily shopping and errands and to use as credit resource in case of emergency. Call 1-800-DISCOVER or visit Discovercard.com/AdditionalCards today.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$5.92	0.03559%	12.99% F	12.99%	\$0.06	none
Cash Advances	\$3795.28	0.03559%	12.99% F	12.99%	\$40.52	\$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

It pays to
DISCOVER



\$3,866.96

minimum payment due
\$154.00

account number 6011 0025 5068 7032

enter amount enclosed below

payment due date
July 9, 2005

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$866.96.

10 SDSN6A01 0001885
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

Consolidate bills quickly and securely with a Balance Transfer to your Discover Card - Call 1-877-353-0989 or visit Discovercard.com/balancetransfer TODAY!

PO BOX 15251
WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011002550687032038669600000000015400

Discover Card Account Summary**Closing Date: June 10, 2005**

page 1 of 2

account number 6011 0025 5068 7032
payment due date July 9, 2005
minimum payment due \$154.00
credit limit \$3,000.00
credit available \$-866.00
cash credit limit \$800.00
cash credit available \$0.00

previous balance	\$3,768.84
payments and credits	- 0.00
purchases	+ 56.32
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 41.80
new balance	= \$3,866.96

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: August 25

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.00

Transactions

	trans. date	post date		
Other/Miscellaneous	Jun 9	Jun 9	LATE FEE	\$ 39.00
	Jun 10	Jun 10	DISCOVER ACCOUNTGUARD BASIC 877-883-1959	17.32

Your Account is overlimit. While we are permitted under the Cardmember Agreement to charge you an Overlimit Fee, we have chosen not to do so at this time. We reserve the right to do so if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Overlimit Fee section of the Cardmember Agreement for details.

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your Account was overlimit, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. We reserve the right to increase the APRs on your Account if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Default Rate Plan section of the Cardmember Agreement for details.

Your account is past due. Please pay your minimum monthly payment plus the past due amount.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD (Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to: Discover Card; P.O. Box 15192; Wilmington, DE 19850-5192.

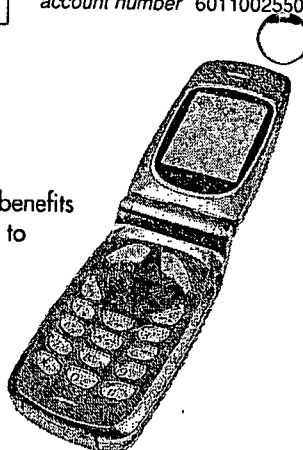
It pays to
DISCOVER

Questions about your Discover® Card?

We're here to help.

If you have questions or comments about your Account, your benefits or any aspect of your Discover® Card membership, we'd like to hear from you.

Call our Customer Service Department at **1-800-DISCOVER** (1-800-347-2683)—24 hours a day, 7 days a week or visit us at **Discovercard.com**



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Closing Date: June 10, 2005

page 2 of 2

Now you can save up to 50% on health care by becoming a PlanPlus(SM) member. PlanPlus is not insurance and provides discounts on health care products and services. PlanPlus can be used with your insurance plan for even greater savings. For information on this valuable membership program, visit Discovercard.com/PlanPlus or call 1-800-527-7783.

Congratulations to the 2005 National Discover(R) Card Tribute Award(R) Scholarship winners: Caitlin Barrett, Daniel Cayce, James Craft, Tiffany Grant, Sameer Gupta, RhaShonda Keehn, Logan Skelley, Paula Quesenberry and Kolby VanNewkirk. Each won \$27,500 for post high-school education or training. Visit Discovercard.com/tribute.htm to learn more.

	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	\$17.03	0.03559%	12.99% F	12.99%	\$0.18	none
Cash Advances	\$3772.00	0.03559%	12.99% F	12.99%	\$41.62	\$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

It pays to
DISCOVER



\$3,965.21

\$234.00

payment due date
August 9, 2005account number 6011 0025 5068 7032
enter amount enclosed below

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$965.21.

10 SDSN6A01 0001886

SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427Consolidate bills quickly and securely
with a Balance Transfer to your Discover
Card - Call 1-877-353-0989 or visit
Discovercard.com/balancetransfer TODAY!

PO BOX 15251

WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or
go to Discovercard.com. Print your e-mail address to receive important
Account information and special offers.

000006011002550687032039652100000000023400

Discover Card Account Summary

Closing Date: July 10, 2005

page 1 of 2

account number	6011 0025 5068 7032
payment due date	August 9, 2005
minimum payment due	\$234.00
credit limit	\$3,000.00
credit available	\$-965.00
cash credit limit	\$800.00
cash credit available	\$0.00

previous balance	\$3,866.96
payments and credits	- 0.00
purchases	+ 56.76
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 41.49
new balance	= \$3,965.21

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: August 25

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.00

Transactions

	trans. date	post date		
Other/Miscellaneous	Jul 9	Jul 9	LATE FEE	\$ 39.00
	Jul 10	Jul 10	DISCOVER ACCOUNTGUARD BASIC 877-883-1959	17.76

Your Account is overlimit. While we are permitted under the Cardmember Agreement to charge you an Overlimit Fee, we have chosen not to do so at this time. We reserve the right to do so if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Overlimit Fee section of the Cardmember Agreement for details.

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your Account was overlimit, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. We reserve the right to increase the APRs on your Account if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Default Rate Plan section of the Cardmember Agreement for details.

Your account is past due. Please pay your minimum monthly payment plus the past due amount.

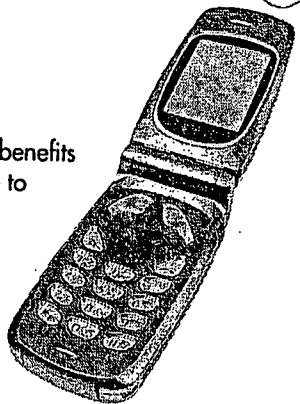
Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD
(Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to:
Discover Card, P.O. Box 15192, Wilmington, DE 19850-5192It pays to
DISCOVER

Questions about your Discover® Card?

We're here to help.

If you have questions or comments about your Account, your benefits or any aspect of your Discover® Card membership, we'd like to hear from you.

Call our Customer Service Department at 1-800-DISCOVER (1-800-347-2683)—24 hours a day, 7 days a week or visit us at Discovercard.com



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Closing Date: July 10, 2005

page 2 of 2

Paying your Discover(R) Card bill online at Discovercard.com is the fastest, most convenient way to make your monthly payment. All you need is your checkbook -- enter your banking information once during sign-up and you'll never have to enter it again. Visit the Account Center at Discovercard.com and you can begin making payments right away.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$73.81	0.03559%	12.99% F	12.99%	\$0.78	none
Cash Advances	\$3813.16	0.03559%	12.99% F	12.99%	\$40.71	\$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

It pays to

DISCOVER



\$4,107.64

\$326.00

account number 6011 0025 5068 7032
enter amount enclosed belowpayment due date
September 9, 2005

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$1,107.64.

10 SDSN6A01 0001887
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427Consolidate bills quickly and securely
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Card - Call 1-877-353-0989 or visit
Discovercard.com/balancetransfer TODAY!PO BOX 15251
WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space above, or
go to Discovercard.com. Print your e-mail address to receive important
Account information and special offers.

000006011002550687032041076400000000032600

Discover Card Account Summary

Closing Date: August 10, 2005

page 1 of 2

account number	6011 0025 5068 7032
payment due date	September 9, 2005
minimum payment due	\$326.00
credit limit	\$3,000.00
credit available	\$-1,107.00
cash credit limit	\$800.00
cash credit available	\$0.00

previous balance	\$3,965.21
payments and credits	- 0.00
purchases	+ 57.40
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 85.03
new balance	= \$4,107.64

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: December 10

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.72
	\$ 0.00

Transactions

	trans. date	post date		
Other/Miscellaneous	Aug 9	Aug 9	LATE FEE	\$ 39.00
	Aug 10	Aug 10	DISCOVER ACCOUNTGUARD BASIC 877-883-1959	18.40

Your Account is overlimit. While we are permitted under the Cardmember Agreement to charge you an Overlimit Fee, we have chosen not to do so at this time. We reserve the right to do so if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Overlimit Fee section of the Cardmember Agreement for details.

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your Account was overlimit, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. We reserve the right to increase the APRs on your Account if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Default Rate Plan section of the Cardmember Agreement for details.

Your account is past due. Please pay your minimum monthly payment plus the past due amount.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD
(Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to:
Discover Card; P.O. Box 15192; Wilmington DE 19850-5192

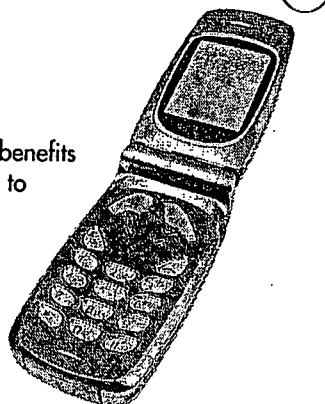
It pays to

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Closing Date: August 10, 2005

page 2 of 2

Discover Bank Money Market and CD Account rates consistently beat national averages!* View our rates at Discoverbank.com, or call 1-800-347-7000 to speak with an Account Manager. Open an Account today and mention code: SM0805M. Member FDIC. *Based on comparison of rates reported in a recent survey of financial institutions by BanxQuote.com.

Paying your Discover(R) Card bill online at Discovercard.com is the fastest, most convenient way to make your monthly payment. All you need is your checkbook -- enter your banking information once during sign-up and you'll never have to enter it again. Visit the Account Center at Discovercard.com and you can begin making payments right away.

Discover Financial Services is once again proud to support the Juvenile Diabetes Research Foundation's Walk to Cure Diabetes. Help us raise even more money to fund research for a cure by participating in the Walk or donating your Cashback Bonus(R) to JDRF. A cure is within reach. To learn more, visit Discovercard.com or www.jdrf.org.

	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	\$132.32	0.06847%	24.99% F	24.99%	\$2.80	none
Cash Advances	\$3873.87	0.06847%	24.99% F	24.99%	\$82.23	\$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

It pays to
DISCOVER



\$4,240.08

\$432.00

account number 6011 0025 5068 7032
enter amount enclosed belowpayment due date
October 9, 2005

\$

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$1,240.08.

10 SDSN6A01 0001888
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

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WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011002550687032042400800000000043200

Discover Card Account Summary

Closing Date: September 10, 2005 page 1 of 2

account number	6011 0025 5068 7032
payment due date	October 9, 2005
minimum payment due	\$432.00
credit limit	\$3,000.00
credit available	\$-1,240.00
cash credit limit	\$800.00
cash credit available	\$0.00

previous balance	\$4,107.64
payments and credits	0.00
purchases	+ 39.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 93.44
new balance	= \$4,240.08

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: December 10

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.72
	\$ 0.00

Transactions

	trans. date	post date	
Other/Miscellaneous	Sep 9	Sep 9	LATE FEE
			\$ 39.00

Your Account is overlimit. While we are permitted under the Cardmember Agreement to charge you an Overlimit Fee, we have chosen not to do so at this time. We reserve the right to do so if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Overlimit Fee section of the Cardmember Agreement for details.

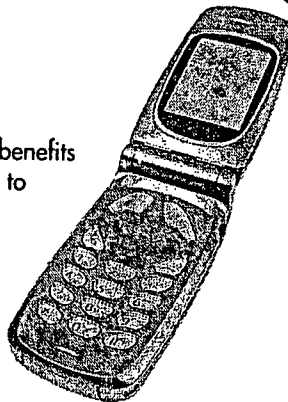
***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION *****
Your account is seriously past due. Payment of the amount due and arrangements for future payments should be made immediately.

Questions about your Discover® Card?

We're here to help.

If you have questions or comments about your Account, your benefits or any aspect of your Discover® Card membership, we'd like to hear from you.

Call our Customer Service Department at 1-800-DISCOVER (1-800-347-2683)—24 hours a day, 7 days a week or visit us at Discovercard.com



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Closing Date: September 10, 2005 page 2 of 2

	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	\$193.27	0.07258%	26.49% V	26.49%	\$4.35	none
Cash Advances	\$3959.40	0.07258%	26.49% V	26.49%	\$89.09	\$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

It pays to
DISCOVER



\$4,373.26

\$542.00

payment due date
November 9, 2005

account number 6011 0025 5068 7032
enter amount enclosed below

\$

Please make check payable to Discover Card.
Minimum payment due includes a past due amount of \$432.00.

10 SDSN6A01 0001889

SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427

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Address, e-mail or telephone change? Print change in space above, or
go to Discovercard.com. Print your e-mail address to receive important
Account information and special offers.

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WILMINGTON DE 19886-5251

000006011002550687032043732600000000054200

Discover Card Account Summary

Closing Date: October 10, 2005

page 1 of 2

account number 6011 0025 5068 7032
payment due date November 9, 2005
minimum payment due \$542.00
credit limit \$3,000.00
credit available \$-1,373.00
cash credit limit \$800.00
cash credit available \$0.00

previous balance	\$4,240.08
payments and credits	- 0.00
purchases	+ 39.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 94.18
new balance	= \$4,373.26

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: December 10

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.72
Available to Redeem	\$ 0.00

Transactions

	trans. date	post date	
Other/Miscellaneous	Oct 10	Oct 10	LATE FEE
			\$ 39.00

Your Account is overlimit. While we are permitted under the Cardmember Agreement to charge you an Overlimit Fee, we have chosen not to do so at this time. We reserve the right to do so if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Overlimit Fee section of the Cardmember Agreement for details.

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

Hey, Juniors! We are searching for outstanding high school juniors to apply for the Discover(R) Card Tribute Award(R) Scholarship Program. Scholarships will be awarded to high school juniors who have excelled beyond academics. To find out more, visit our website at www.Discovercard.com/tribute.htm.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD (Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to: Discover Card, P.O. Box 15192, Wilmington, DE 19850-5192.

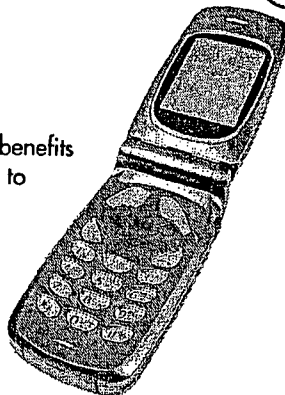
It pays to
DISCOVER

Questions about your Discover® Card?

We're here to help.

If you have questions or comments about your Account, your benefits or any aspect of your Discover® Card membership, we'd like to hear from you.

Call our Customer Service Department at **1-800-DISCOVER**
(1-800-347-2683)—24 hours a day, 7 days a week or
visit us at **Discovercard.com**



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Closing Date: October 10, 2005

page 2 of 2

	<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: 30 days</i>						
Purchases	\$237.03	0.07326%	26.74% V	26.74%	\$5.20	none
Cash Advances	\$4048.39	0.07326%	26.74% V	26.74%	\$88.98	\$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

It pays to
DISCOVER



\$4,512.67

\$655.00

account number 6011 0025 5068 7032
enter amount enclosed belowpayment due date
December 9, 2005

\$

Please make check payable to Discover Card.
Minimum payment due includes a past due amount of \$542.00.10 SDSN6A01 0001890
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427Consolidate bills quickly and securely
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Card - Call 1-877-353-0989 or visit
Discovercard.com/balancetransfer TODAY!PO BOX 15251
WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space above, or
go to Discovercard.com. Print your e-mail address to receive important
Account information and special offers.

000006011002550687032045126700000000065500

Discover Card Account Summary

Closing Date: November 10, 2005 page 1 of 2

account number	6011 0025 5068 7032
payment due date	December 9, 2005
minimum payment due	\$655.00
credit limit	\$3,000.00
credit available	\$-1,512.00
cash credit limit	\$800.00
cash credit available	\$0.00

previous balance	\$4,373.26
payments and credits	- 0.00
purchases	+ 39.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 100.41
new balance	= \$4,512.67

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: December 10

Opening Cashback Bonus Balance	\$ 0.72
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.72
Available to Redeem	\$ 0.00

Transactions

	trans. date	post date	
Other/Miscellaneous	Nov 10	Nov 10	LATE FEE
			\$ 39.00

Your Account is overlimit. While we are permitted under the Cardmember Agreement to charge you an Overlimit Fee,
we have chosen not to do so at this time. We reserve the right to do so if, as of the close of a billing period, your
outstanding Account balance exceeds your Account credit limit. See the Overlimit Fee section of the Cardmember
Agreement for details.***** ATTENTION ***** ATTENTION ***** ATTENTION ***** ATTENTION *****
Your account is seriously past due. Payment of the amount due and arrangements for future payments should be
made immediately.

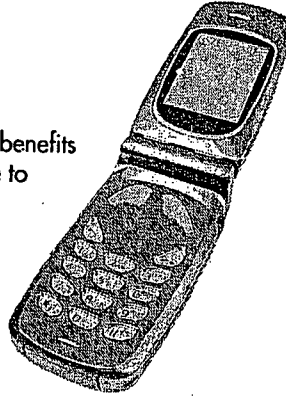
Your account has been suspended. Please call 1-800-DISCOVER so we can work together to resolve this problem.

Questions about your Discover® Card?

We're here to help.

If you have questions or comments about your Account, your benefits or any aspect of your Discover® Card membership, we'd like to hear from you.

Call our Customer Service Department at **1-800-DISCOVER**
(1-800-347-2683)—24 hours a day, 7 days a week or
visit us at Discovercard.com



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Closing Date: November 10, 2005 page 2 of 2

	<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>
current billing period: 31 days						
Purchases	\$281.80	0.07326%	26.74% V	26.74%	\$6.39	none
Cash Advances	\$4139.85	0.07326%	26.74% V	26.74%	\$94.02	\$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

It pays to
DISCOVER



\$4,652.86

\$772.00

account number 6011 0025 5068 7032
enter amount enclosed belowpayment due date
January 9, 2006

\$

10 SDSN6A01 0001891
SMEAL, TAWNYA L
69 WALLACETON RD
MORRISDALE PA 16858-8427Consolidate bills quickly and securely
with a Balance Transfer to your Discover
Card - Call 1-877-353-0989 or visit
Discovercard.com/balancetransfer TODAY!PO BOX 15251
WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space above, or
go to Discovercard.com. Print your e-mail address to receive important
Account information and special offers.

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Discover Card Account Summary

Closing Date: December 10, 2005

page 1 of 1

account number	6011 0025 5068 7032
payment due date	January 9, 2006
minimum payment due	\$772.00
credit limit	\$3,000.00
credit available	\$-1,652.00
cash credit limit	\$800.00
cash credit available	\$0.00

previous balance	\$4,512.67
payments and credits	- 0.00
purchases	+ 39.00
cash advances	+ 0.00
balance transfers	+ 0.00
FINANCE CHARGES	+ 101.19
new balance	= \$4,652.86

Cashback Bonus®

Cashback Bonus® Anniversary
Date: December 10

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 0.00

Transactions

	trans. date	post date		
Other/Miscellaneous	Dec 10	Dec 10	LATE FEE	\$ 39.00

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$327.61	0.07395%	26.99% V	26.99%	\$7.26	none
Cash Advances	\$4233.77	0.07395%	26.99% V	26.99%	\$93.93	\$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, call 1-800-347-7449. Send billing error notice to:
Discover Card Services, P.O. Box 1000, Denver, CO 80201-1000It pays to
DISCOVER



payment due date
January 30, 2006

\$

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Discovercard.com/balancetransfer TODAY!**

PO BOX 15251 
WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011002550687032000000000000000000088900

Closing Date: December 30, 2005 page 1 of 1

account number	6011 0025 5068 7032
payment due date	January 30, 2006
minimum payment due	\$889.00
credit limit	\$3,000.00
credit available	\$-1,652.00
cash credit limit	\$800.00
cash credit available	\$0.00

<i>previous balance</i>		\$4,652.86
<i>payments and credits</i>	-	4,652.86
<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

Opening Cashback Bonus Balance	\$	0.00
New Cashback Bonus Earned	+	0.00
Cashback Bonus Balance	\$	0.00
Available to Redeem	\$	0.00

Cashback Bonus® Anniversary
Date: December 10

Transactions

	trans. date	post date		
Payments and Credits	Dec 31	Dec 31	INTERNAL CHARGE-OFF	\$ -4,652.86

	<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>
current billing period: 21 days						
Purchases	\$0	0.07395%	26.99% V	26.99%	\$0	none
Cash Advances	\$0	0.07395%	26.99% V	26.99%	\$0	\$0

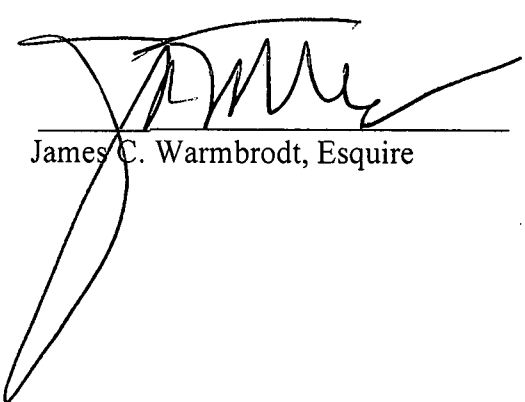
The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Questions? Call 1-800-DISCOVER (1-800-347-2683) or log on to Discovercard.com. For TDD (Telecommunication Device for the Deaf) assistance, call 1-800-347-7449. Send billing error notice to:

It pays to
DISCOVER

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa. C.S. §4904 relating to unsworn falsification to authorities, that he is an attorney for the Plaintiff herein and makes this Verification based upon the facts as supplied to him by the Plaintiff because the Plaintiff is outside the jurisdiction of the court and the Plaintiff's Verification cannot be obtained within the time allowed for the filing of this pleading; and that the facts and circumstances set forth in this pleading, are true and correct to the best of his knowledge, information and belief.



James C. Warmbrodt, Esquire

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of Plaintiff's Amended Complaint was served on the following on this 9th day of June, 2006, by first class, U.S. Mail, postage pre-paid:

David Wisniewski, Esquire
WISNIEWSKI & MENSING LLP
1528 Walnut St
Philadelphia, PA 19102-3604

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: 

James C. Warmbrodt, Esquire
Attorney for Plaintiff
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

Discover Bank
Plaintiff

Civil Action - Law
No.06-445-CD
Type of Case: Contract
Type of Pleading: Answer to
Amended Complaint

Filed on Behalf of: Tawnya L. Smeal
Defendant

VS.

Tawnya L. Smeal
Defendant

Counsel of Record for this Party:
Stephanie J. Mensing, Esquire
Supreme Court No.: 89625
Wisniewski & Mensing, LLP
1616 Walnut Street
Suite 710
Philadelphia, PA 19103
215-735-2171

Dated: 6/26/06

FILED NO CC
JUN 29 2006
LW

William A. Shaw
Prothonotary/Clerk of Courts

Wisniewski & Mensing, LLP

By: Stephanie J. Mensing, Esquire

I.D. No. 89625

1616 Walnut Street


Suite 710

Philadelphia, PA 19103

215-735-2171; Fax: 215-359-2741

Attorney for Defendant, Tawnya L. Smeal

You are hereby notified to file a written response to the New Matter within twenty (20) days of service hereof or a judgment may be entered against you.


Stephanie J. Mensing, Esquire

Discover Bank	:	Court of Common Pleas
	Plaintiff	: Clearfield County
	:	
vs.	:	Docket No. 06-446-CD
	:	
Tawnya L. Smeal	:	
	Defendant	:

**DEFENDANT TAWNYA L. SMEAL'S ANSWER AND NEW MATTER
TO PLAINTIFF'S AMENDED COMPLAINT**

Defendant, Tawnya L. Smeal ("Defendant"), by and through her undersigned counsel, answers Plaintiff, Discover Bank's ("Plaintiff") Amended Complaint as follows:

1. Denied. Defendant lacks the knowledge and information sufficient to form an opinion as to the truth of this averment and as such is denied.
2. Admitted.
3. Admitted in part, denied in part. Admitted that Defendant applied for and received a credit card from Plaintiff. Plaintiff is without the knowledge and information sufficient to form an opinion as to the truth of the remaining averments contained in Paragraph 3 and therefore denies same.
4. Admitted in part, denied in part. Admitted in so far that the document attached as Exhibit "A" speaks for itself. It is specifically denied that the Plaintiff mailed any such documents to Defendant and that Defendant is in default of any such alleged agreement. Strict proof is demanded at time of trial.

5. Admitted in so far as the documents attached as Exhibit "B" speaks for themselves.
6. Admitted in so far as the documents attached as Exhibit "B" speaks for themselves.
7. Denied as a conclusion of law to which no responsive pleading is required. Strict proof is demanded at time of trial.
8. Admitted in so far as the documents attached as Exhibit "B" speaks for themselves.
9. Denied as a conclusion of law to which no responsive pleading is required. Strict proof is demanded at time of trial.
10. Denied. Defendant lacks the knowledge and information sufficient to form an opinion as to the truth of this averment and as such is denied. Strict proof is demanded at time of trial.
11. Denied as a conclusion of law to which no responsive pleading is required. Strict proof is demanded at time of trial.
12. Denied as a conclusion of law to which no responsive pleading is required. Strict proof is demanded at time of trial.
13. Denied as a conclusion of law to which no responsive pleading is required. Strict proof is demanded at time of trial.
14. Denied. It is specifically denied that Plaintiff made any such alleged requests to Defendant. Strict proof is demanded at time of trial.

WHEREFORE, Defendant, Tawnya L. Smeal respectfully requests that the Court enter judgment in her favor together with costs, attorneys fees and such other relief as the Court deems fair and just under the circumstances.

NEW MATTER

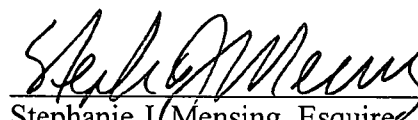
Defendant, Tawnya L. Smeal, by and through her undersigned counsel, avers the following Affirmative Defenses to Plaintiff, Discover Bank's Amended Complaint:

15. Plaintiff's claim is barred by the applicable Statute of Limitations.
16. Plaintiff's claim is barred by Accord and Satisfaction.
17. Plaintiff's Complaint fails to state a claim upon which relief can be granted.
18. Plaintiff and/or their agents have violated 15 U.S.C. §1601 *et seq.* in connection with this matter.
19. Plaintiff and/or their agents have violated 15 U.S.C. §1681 *et seq.* in connection with this matter.
20. Plaintiff is not entitled by law or other authority to make a claim for their costs of bringing this action.
21. Plaintiff has failed to mitigate its damages.
22. Plaintiff has failed to act in good faith.

WHEREFORE, Defendant, Tawnya L. Smeal respectfully requests that the Court enter judgment in her favor together with costs, attorneys fees and such other relief as the Court deems fair and just under the circumstances.

Dated:

6/26/06



Stephanie J. Mensing, Esquire
Attorney for Defendant

VERIFICATION

I, Stephanie J. Mensing, Esquire am the attorney for the Defendant, Tawnya L. Smeal in this action. The facts contained herein are true and correct to the best of my information, knowledge and belief.

I understand that the statements made herein are made subject to the penalties of 18 Pa.C.S. §4904 relating to unsworn falsification to authorities.

Dated: 6/26/06


Stephanie J. Mensing, Esquire

Wisniewski & Mensing, LLP

By: Stephanie J. Mensing, Esquire

I.D. No. 89625

1616 Walnut Street

Suite 710

Philadelphia, PA 19103

215-735-2171; Fax: 215-359-2741

Attorney for Defendant, Tawnya L. Smeal

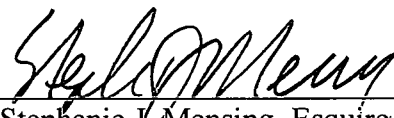
Discover Bank	:	Court of Common Pleas
	Plaintiff	: Clearfield County
	:	
vs.	:	Docket No. 06-446-CD
	:	
Tawnya L. Smeal	:	
	Defendant	:

CERTIFICATE OF SERVICE

I certify that I served a true and correct copy of Defendant, Tawnya L. Smeal's Answer and New Matter to Plaintiff, Discover Bank's Amended Complaint this day upon the following parties, via U.S. Mail, First Class, Postage Pre-Paid and facsimile:

James C. Warmbrodt, Esquire
Weltman, Weinberg & Reis, Co., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219

Dated: 6/26/06


Stephanie J. Mensing, Esquire
Attorney for Defendant

VERIFICATION

I, Tawnya L. Smeal am the Defendant in this action. The facts contained herein are true and correct to the best of my information, knowledge and belief.

I understand that the statements made herein are made subject to the penalties of 18 Pa.C.S. §4904 relating to unsworn falsification to authorities.

Dated:

Tawnya Smeal

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA, CIVIL
DIVISION

DISCOVER BANK,

Plaintiff,

v.

TAWNYA L. SMEAL,

Defendant.

No. 06-44⁵~~8~~-CD

REPLY TO NEW MATTER

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, Esquire
Pa. I.D.# 42524
Weltman, Weinberg & Reis, Co.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR# 05026724

FILED NO CC
M115761
JUL 31 2006 CR

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK,

Plaintiff,

No. 06-446-CD

vs.

TAWNYA L. SMEAL,

Defendant.

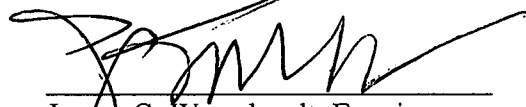
REPLY TO NEW MATTER

AND NOW, comes the Plaintiff, by and through its attorneys, Weltman, Weinberg & Reis Co., L.P.A., and files the following Reply to New Matter:

15. The averments contained in Paragraphs 15 through 22 of Defendant's New Matter constitute conclusions of law to which no response is required.

WHEREFORE, Plaintiff demands judgment in its favor and against the Defendant for the amounts demanded in its Complaint.

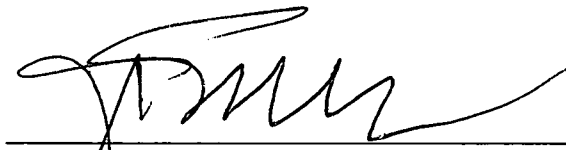
Respectfully submitted,



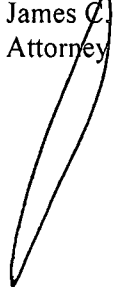
James C. Warmbrodt, Esquire
PA I.D.# 42524
Weltman, Weinberg & Reis Co. L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7995
WWR# 05026724

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, he is an attorney for the Plaintiff herein; makes this Verification based upon the facts as supplied to him by the Plaintiff and/or its agents and because the Plaintiff is outside the jurisdiction of the court and the Plaintiff's Verification cannot be obtained within the time allowed for filing of this Reply to New Matter, and that the facts set forth in the foregoing Reply to New Matter are true and correct to the best of his knowledge, information and belief.



James C. Warmbrodt, Esquire
Attorney for Plaintiff



CERTIFICATE OF SERVICE

A true and correct copy of the within Plaintiff's Reply to New Matter has been served by U.S. Mail, Postage Pre-Paid, on the 28 of July, 2006 upon the following:

David Wisniewski, Esquire
1616 Walnut Street
Suite 710
Philadelphia, PA 19103

BY: 

James C. Warmbrodt, Esquire

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK

Plaintiff

vs.

TAWNYA L SMEAL

Defendants

No. 06-445-CD

PRAECIPE TO SETTLE, DISCONTINUE
& END WITH PREJUDICE

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, Esquire
Pa. I.D. No. 42524
Weltman, Weinberg & Reis, Co, LLC
2718 Koppers Building
436 7th Avenue
Pittsburgh, PA 15219

WWR#05026724

FILED 10/27/06
M 12:00 pm disc issued to
OCT 27 2006 Atty Warmbrodt
copy to C/A

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK

Plaintiff .

vs.

Civil Action No. 06-445-CD

TAWNYA L SMEAL

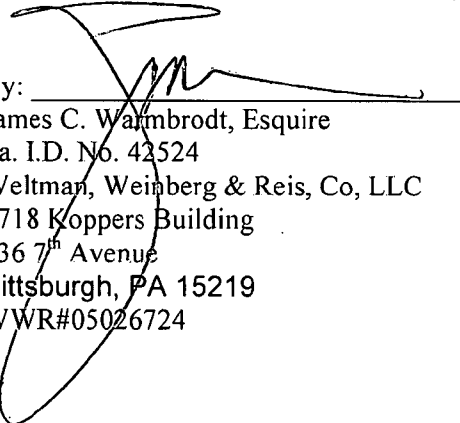
Defendants

PRAECIPE TO SETTLE DISCONTINUE AND END WITH PREJUDICE

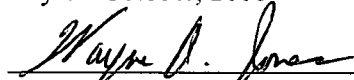
TO THE PROTHONOTARY OF COUNTY:

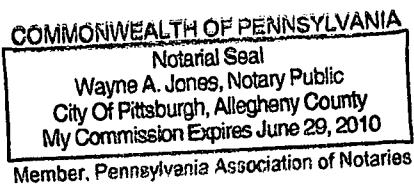
Please kindly Settle Discontinue and End the above captioned matter with Prejudice upon the records of the Court and mark the cost paid.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: 
James C. Warmbrodt, Esquire
Pa. I.D. No. 42524
Weltman, Weinberg & Reis, Co, LLC
2718 Koppers Building
436 7th Avenue
Pittsburgh, PA 15219
WWR#05026724

Sworn to and subscribed
Before me the 23
Day of October, 2006


NOTARY PUBLIC



IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

COPY

Discover Bank

Vs.

No. 2006-00445-CD

Tawnya L. Smeal

CERTIFICATE OF DISCONTINUATION

Commonwealth of PA
County of Clearfield

I, William A. Shaw, Prothonotary of the Court of Common Pleas in and for the County and Commonwealth aforesaid do hereby certify that the above case was on October 27, 2006, marked:

Settled, discontinued and ended with prejudice

Record costs in the sum of \$85.00 have been paid in full by James C. Warmbrodt Esq..

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 27th day of October A.D. 2006.



William A. Shaw, Prothonotary