

0

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

DISCOVER BANK

Plaintiff

vs.

REBECCA A MEINERT

Defendant

No: *06-2058-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  
05570334 C A Pit WLG

**FILED** *Atty pd.*  
*m 12:09 PM* *85.00*  
**DEC 11 2006** *CC SHff*  
William A. Shaw  
Prothonotary/Clerk of Courts

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

DISCOVER BANK

Plaintiff  
vs.

Civil Action No

REBECCA A MEINERT

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 6500 NEW ALBANY ROAD  
NEW ALBANY , OH 43054 .

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

REBECCA A MEINERT  
1450 TREASURE LK  
DU BOIS, PA 15801

3. Defendant applied for and received a credit card issued by  
Plaintiff bearing the account number 6011002500167036 . 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 November 28, 2006 , in the amount of  
\$7340.93 .

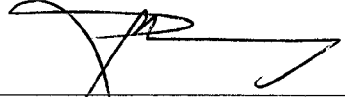
5. Defendant is in default by failing to make payments when due.

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 \$1000.00

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 , REBECCA A MEINERT , INDIVIDUALLY , in the amount of \$7340.93 with interest at the legal rate of 6.000% per annum from date of judgment plus attorneys' fees of \$1000.00 , 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  
05570334 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.



New balance  
**\$7,340.93**

Minimum Payment Due  
**\$674.00**

Account Number 6011 0025 0016 7036  
Enter Amount Enclosed Below

Payment Due Date  
**October 10, 2006**

\$ **5570334**

Please make check payable to Discover Platinum Card. Minimum payment due includes a past due amount of \$481.00.

PL 17

11 SDSN6A01 0007351  
**REBECCA MEINERT**  
**1450 TREASURE LK**  
**DU BOIS PA 15801-9039**

Save time and a stamp this month by paying your bill online. To find out about our free and flexible online payment features, visit [Discovercard.com/payments](http://Discovercard.com/payments)

PO BOX 15251  
WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or go to [Discovercard.com](http://Discovercard.com). Print your e-mail address to receive important Account information and special offers.

000006011002500167036073409300000000067400

## Discover Platinum Card Account Summary

Closing Date: September 11, 2006

page 1 of 1

Account Number 6011 0025 0016 7036  
Payment Due Date October 10, 2006  
Minimum Payment Due \$674.00  
Credit Limit \$8,000.00  
Credit Available \$0.00  
Cash Credit Limit \$4,100.00  
Cash Credit Available \$0.00

Previous Balance	\$7,124.44
Payments And Credits	- 0.00
Purchases	+ 39.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 177.49
New Balance	= \$7,340.93

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

EXHIBIT  
A

## Cashback Bonus®

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

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

Cashback Bonus® Anniversary  
Date: September 11

## How Can We Help You?

Please have your Discover Card available.

Manage your account online at [Discovercard.com](http://Discovercard.com)

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:

Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):

For assistance, see reverse side.

## Transactions

**\$0 Fraud Liability Guarantee** Use your Discover Card with confidence.

	Trans. Date	Post Date	
Other/Miscellaneous	Sep 11	Sep 11	LATE FEE \$ 39.00

## Information For You

The address provided in your Cardmember Agreement to request a beneficiary designation form for your Scheduled Air Travel Accident Insurance has changed. The new address is AIG Accident & Health Division, 300 South Riverside Plaza, Suite 2100, Chicago, Illinois 60606-6613.

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

## Finance Charge Summary

Average Daily	Daily Periodic	Nominal ANNUAL PERCENTAGE	ANNUAL PERCENTAGE	Periodic FINANCE	Transaction Fee FINANCE
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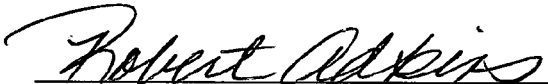
VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA.C.S. §4904 relating to unsworn falsifications to authorities, that he is Robert Adkins,

(Name)

Accounts Manager of Discover Financial Services, LLC., plaintiff herein, that  
(Title) (Company)

he 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.

  
(Signature)

WWR # 5570334  
REBECCA A MEINERT  
6011002500167036

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
PENNSYLVANIA

Discover Card

(Plaintiff)

6500 New Albany Rd

(Street Address)

New Albany OH 43054

(City, State ZIP)

VS.

REBECCA A MEINERT

(Defendant)

1450 TREASURE LAKE

(Street Address)

DuBois PA 15801

(City, State ZIP)

CIVIL ACTION

No. 06-2058-CD

Type of Case: Civil

Type of Pleading: objection

Filed on Behalf of:

REBECCA A MEINERT

(Plaintiff/Defendant)

**FILED**

DEC 29 2006

013306 W

William A. Shaw  
Prothonotary/Clerk of Courts

1 SENT TO  
DEPT

(610)

REBECCA A MEINERT

(Filed by)

1450 TREASURE LAKE DuBois PA 15801  
(Address)

814-375-9773

(Phone)

Rebecca A Meinert

(Signature)



Rebecca A. Meinert  
1450 Treasure Lake  
DuBois PA 15801  
(814)375-9773

December 29, 2006

Civil Division

Discover Bank  
Plaintiff

No:06-2058\_CD

Vs

Rebecca A Meinert  
Defendant

*Objection*

I generally deny the amount of debt.

*Rebecca Meinert*

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102233  
NO: 06-2058-CD  
SERVICE # 1 OF 1  
COMPLAINT

PLAINTIFF: DISCOVER BANK  
vs.  
DEFENDANT: REBECCA A. MEINERT

SHERIFF RETURN

NOW, December 14, 2006 AT 1:45 PM SERVED THE WITHIN COMPLAINT ON REBECCA A. MEINERT DEFENDANT AT 1450 TREASURE LK, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO REBECCA A. MEINERT, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / COUDRIET

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WELTMAN	8369125	10.00
SHERIFF HAWKINS	WELTMAN	8369125	34.91

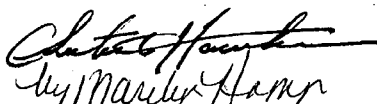
FILED  
03:15 PM  
MAR 12 2007

William A. Shaw  
Prothonotary/Clerk of Courts

Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2007

So Answers,

  
Chester A. Hawkins  
Sheriff

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

DISCOVER BANK,

Plaintiff,

vs.

REBECCA A MEINERT,

Defendant.

Case No.: 06-2058-CD

TYPE OF PLEADING:

**PRAECIPE TO SCHEDULE**

FILED ON BEHALF OF:  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

Benjamin R. Bibler, Esquire  
PA I.D. #93598  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

**FILED** NO CC  
7/12/07 3:56 PM  
MAY 9 2007 (6K)

William A. Shaw  
Prothonotary/Clerk of Courts

WWR No. 05570334

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

DISCOVER BANK,

Plaintiff,

Case No.: 06-2058-CD

vs.

REBECCA A MEINERT,

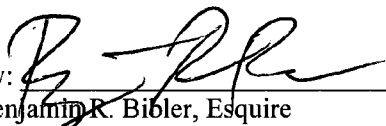
Defendant.

**PRAECIPE TO SCHEDULE**

TO THE PROTHONOTARY:

Please schedule Plaintiff's Motion For Summary Judgment before a Judge for decision. ORAL  
ARGUMENT NOT REQUESTED

WELTMAN, WEINBERG & REIS, CO., L.P.A.

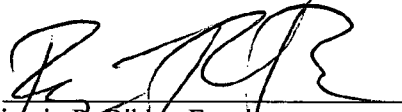
By:   
Benjamin R. Bibler, Esquire  
PA I.D. #93598

WELTMAN, WEINBERG & REIS CO., L.P.A.  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

**CERTIFICATE OF SERVICE**

A true and correct copy of the Praecipe to Schedule has been served by First Class Mail, postage pre-paid, on 30 day of April, 2007 upon the following:

Rebecca A Meinert  
1450 Treasure Lk  
Du Bois, Pa 15801

By:   
Benjamin R. Bibler, Esquire

PA I.D. #93598  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

CA

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

DISCOVER BANK

Plaintiff

No. 06-2058-CD

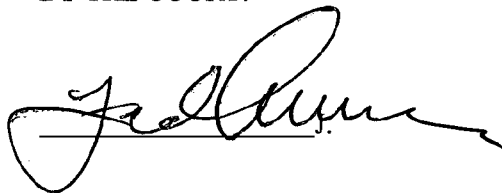
vs.

REBECCA A MEINERT  
Defendant

ORDER OF COURT

AND NOW, to wit, this 3 day of May, 2007, upon consideration of the record,  
it is HEREBY, ORDERED, ADJUDGED AND DECREED that the Motion For Summary Judgment on  
the above captioned matter is scheduled for June 5, 2007 at  
9:30 (a.m.) p.m. @ the Clearfield County Courthouse, Courtroom 1.

BY THE COURT:



FILED 2cc  
01:31/31  
MAY 03 2007 Atty  
Bibler  
William A. Shaw  
Prothonotary/Clerk of Courts (GK)

FILED

MAY 03 2007

William A. Shaw  
Prothonotary/Clerk of Courts

DATE: 5/3/07

X You are responsible for serving all appropriate parties.

   The Prothonotary's office has provided service to the following parties:

   Plaintiff(s)    Plaintiff(s) Attorney    Other

   Defendant(s)    Defendant(s) Attorney

   Special Instructions:

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

DISCOVER BANK,

Plaintiff,

Case No.: 06-2058-CD

vs.

REBECCA A MEINERT,  
Defendant.

**ORDER OF COURT**

AND NOW, to-wit, this \_\_\_\_ day of \_\_\_\_\_, 2007, upon Plaintiff's Motion for Summary Judgment, IT IS HEREBY ORDERED, ADJUDGED AND DECREED that said Motion is GRANTED and Judgment is entered in favor of Plaintiff for \$7,340.93 with interest at the rate of 6.000% per annum from date of judgment plus attorneys' fees of \$1,000.00, plus costs.

BY THE COURT

\_\_\_\_\_ J.



LA

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

DISCOVER BANK,

Plaintiff,

Case No.: 06-2058-CD

vs.

**MOTION FOR SUMMARY JUDGMENT**

REBECCA A MEINERT,

Defendant.

FILED ON BEHALF OF:  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

Benjamin R. Bibler, Esquire  
Pa. I.D.# 93598  
Weltman, Weinberg & Reis, Co.  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

**FILED**  
MAY 02 2007  
12:35 PM  
No CC  
(GK)

William A. Shaw  
Prothonotary/Clerk of Courts

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

DISCOVER BANK,

Plaintiff,

Case No.: 06-2058-CD

vs.

**MOTION FOR SUMMARY JUDGMENT**

REBECCA A MEINERT,  
Defendant.

**MOTION FOR SUMMARY JUDGMENT**

AND NOW COMES, Plaintiff, by and through its counsel, Weltman, Weinberg & Reis, Co., L.P.A., and hereby files this Motion for Summary Judgment against the Defendant. In support thereof, Plaintiff avers as follows:

1. Plaintiff filed a Complaint against Defendant seeking judgment in the amount of \$7,340.93 with interest at the interest rate of 6.000% per annum from date of judgment plus attorneys' fees of \$1,000.00, and costs. A true and correct copy of the Complaint is attached hereto as Exhibit "A" and made a part hereof.
2. Attached to the Complaint was Verification from an authorized representative of Plaintiff verifying the accuracy of the amount sought. See Exhibit "A".
3. Defendant filed an Answer to Plaintiff's Complaint. A true and correct copy of the Answer is attached hereto as Exhibit "B" and made a part hereof.
4. On or around February 07, 2007, Plaintiff served upon Defendant a set of requests for admissions and requests for production of documents. A true and correct copy of the same is attached hereto as Exhibit "C" and made a part hereof.
5. No response to the discovery demands has been received from the Defendant.
6. The requests for admissions are now deemed admitted under Pennsylvania Rule of Civil Procedure 4014(b). Thus Defendant has admitted that she has made no payment on the credit card since

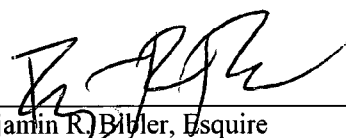
June 10, 2006; that she applied for the credit card; that the statements attached to Plaintiff's Discovery Request correctly identify the payments, charges, and balances on the account; that she has not submitted any written disputes as to billing inaccuracies; and that as of November 28, 2006, \$7,340.93 is a correct and accurate balance on the credit card account.

7. By way of her Answer, the documents attached to this Motion, and the Requests for Admissions, deemed admitted under Pa.R.C.P. 4014(b), the Defendant has admitted all facts material to this matter and verified the amount owed.

8. There are no meritorious defenses against this action and Plaintiff is entitled to summary judgment as a matter of Law against defendant.

WHEREFORE, Plaintiff respectfully requests that this Honorable Court grant summary judgment in favor of Plaintiff and against Defendant for \$7,340.93 with interest at the legal interest rate of 6.000% per annum from date of judgment plus attorneys' fees of \$1,000.00, and costs.

Respectfully Submitted:

By:   
Benjamin R. Bitler, Esquire  
Pa. I.D.# 93598  
Weltman, Weinberg & Reis, Co.  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

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

DISCOVER BANK

Plaintiff

vs.

REBECCA A MEINERT

Defendant

No: 06-2058-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  
05570334 C A Pit WLG

FILED

DEC 11 2006

William A. Shaw  
Prothonotary/Clerk of Courts

EXHIBIT

"A"

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No

REBECCA A MEINERT

Defendant

COMPLAINT AND NOTICE TO DEFEND

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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.

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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 6500 NEW ALBANY ROAD  
NEW ALBANY , OH 43054 .

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

REBECCA A MEINERT  
1450 TREASURE LK  
DU BOIS, PA 15801

3. Defendant applied for and received a credit card issued by  
Plaintiff bearing the account number 6011002500167036 . A copy of  
Plaintiff's Statement of Account s attached hereto, marked as Exhibit  
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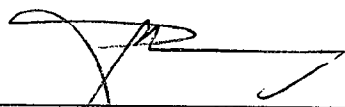
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that Defendant will pay Plaintiff's attorneys' fees.

7. Plaintiff avers that such attorneys' fees will amount to \$1000.00

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 , REBECCA A MEINERT , INDIVIDUALLY , in the amount of \$7340.93 with interest at the legal rate of 6.000% per annum from date of judgment plus attorneys' fees of \$1000.00 , 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  
05570334 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.



New balance  
\$7,340.93

Minimum Payment Due  
\$674.00

Account Number 6011 0025 0016 7036  
Enter Amount Enclosed Below

Payment Due Date  
October 10, 2006

\$ 5570334

Please make check payable to Discover Platinum Card. Minimum payment due includes a past due amount of \$481.00. PL 17

11 SDSN6A01 0007351

REBECCA MEINERT  
1450 TREASURE LK  
DU BOIS PA 15801-9039

Save time and a stamp this month by paying your bill online. To find out about our free and flexible online payment features, visit [Discovercard.com/payments](http://Discovercard.com/payments)

PO BOX 15251  
WILMINGTON DE 19886-5251

Address, e-mail or telephone change? Print change in space above, or go to [Discovercard.com](http://Discovercard.com). Print your e-mail address to receive important Account information and special offers.

000006011002500167036073409300000000067400

## Discover Platinum Card Account Summary

Closing Date: September 11, 2006

page 1 of 1

Account Number 6011 0025 0016 7036  
Payment Due Date October 10, 2006  
Minimum Payment Due \$674.00  
Credit Limit \$8,000.00  
Credit Available \$0.00  
Cash Credit Limit \$4,100.00  
Cash Credit Available \$0.00

Previous Balance	\$7,124.44
Payments And Credits	- 0.00
Purchases	+ 39.00
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Balance Transfers	+ 0.00
Finance Charges	+ 177.49
New Balance	= \$7,340.93

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 Available to Redeem	\$ 0.00
	\$ 0.00

Cashback Bonus® Anniversary  
Date: September 11

## How Can We Help You?

Please have your Discover Card available.

Manage your account online at [Discovercard.com](http://Discovercard.com)

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:

Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):

For assistance, see reverse side.

## Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date	
Other/Miscellaneous	Sep 11	Sep 11	LATE FEE \$ 39.00

## Information For You

The address provided in your Cardmember Agreement to request a beneficiary designation form for your Scheduled Air Travel Accident Insurance has changed. The new address is AIG Accident & Health Division, 300 South Riverside Plaza, Suite 2100, Chicago, Illinois 60606-6613.

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

## Finance Charge Summary

Average	Daily	Nominal	ANNUAL	ANNUAL	Periodic	Transaction
Rate	Rate	PERCENTAGE	PERCENTAGE	PERCENTAGE	FINANCE	FINANCE



VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA.C.S. §4904 relating to unsworn falsifications to authorities, that he is Robert Adkins,

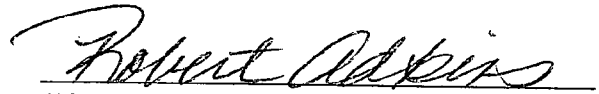
(Name)

Accounts Manager of Discover Financial Services, LLC., plaintiff herein, that

(Title)

(Company)

he 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.

  
(Signature)

WWR # 5570334  
REBECCA A MEINERT  
6011002500167036

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
PENNSYLVANIA

WTH

Discover Card

(Plaintiff)

CIVIL ACTION

6500 New Albany Rd

(Street Address)

No. 06-2058-CD

New Albany OH 43054

(City, State ZIP)

Type of Case: Civil

Type of Pleading: objection

vs.

REBECCA A MEINERT

(Defendant)

Filed on Behalf of:

REBECCA A MEINERT

(Plaintiff/Defendant)

1450 TREASURE LAKE

(Street Address)

DuBois PA 15801

(City, State ZIP)

REBECCA A MEINERT

(Filed by)

1450 TREASURE LAKE DuBois PA 15801

(Address)

814-375-9773

(Phone)

I hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

DEC 29 2006

Attest.

William L. Brown  
Prothonotary/  
Clerk of Courts

Rebecca A Meinert  
(Signature)

EXHIBIT

"B"

05570334

Rebecca A. Meinert  
1450 Treasure Lake  
DuBois PA 15801  
(814)375-9773

December 29, 2006

Civil Division

Discover Bank  
Plaintiff

No:06-2058\_CD

Vs

Rebecca A Meinert  
Defendant

*Objection*

I generally deny the amount of debt.

*Rebecca Meinert*

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

DISCOVER BANK,

Plaintiff,

v.

REBECCA A. MEINERT,

Defendant.

NO.: 06-2058-CD

**PLAINTIFF'S FIRST REQUEST FOR ADMISSIONS AND REQUEST FOR  
PRODUCTION OF DOCUMENTS**

Plaintiff demands that the defendants answer and respond to the following Request for Production of Documents under oath pursuant to the Pennsylvania Rules of Civil Procedure within 30 days from the date of service hereof.

Plaintiff also demands that defendants answer and respond to the following Request for Admissions pursuant to Pa. Rules of Civil Procedure 4014.

You are requested to admit the truth of each of the statements of fact hereinafter stated. You are instructed that:

1. These requests are made under Pennsylvania Rules of Civil Procedure 4001, et seq., and each of these matters of which an admission is requested shall be deemed admitted unless your sworn statement in compliance with such Rules is timely made.

2. If you do not admit each of such statements, you must specifically deny each one not admitted or set forth in detail the reasons why you cannot truthfully either admit or deny each such matter.

3. Your answer, signed and properly verified, must be delivered to the undersigned attorney of record for the Plaintiff within **thirty (30)** days after delivery hereof.

4. If you fail or refuse to admit the truth of any such statement of fact and the Plaintiff thereafter proves the truth thereof, you may be required to pay the reasonable expenses incurred in making such proof, including attorneys' fees, witness expenses, etc.

5. If, in response to any of the following statements of fact, it is your position that the statement is true in part or as to some items, but not true in full or as to all items, then answer separately as to each part or item.

**EXHIBIT**  
"C"

6. If you have been sued in more than one capacity or if your answers would be different if answered in any different capacity, such as partner, agent, corporate officer or director or the like, then you are requested to answer separately in each such capacity. Failure to do so constitutes an admission in any such capacity.

7. In these Requests for Admissions:

A. The word "person(s)" means all entities, and, without limiting the generality of the foregoing, includes natural persons, joint owners, associations, companies, partnerships, joint ventures, trusts, and estates;

B. The word "document(s)" means all written, printed, recorded, graphic, or photographic matter, or, sound reproductions, however produced or reproduced, pertaining to any manner to the subject matter indicated;

C. The words "identity", "identify", "identification", when used with respect to a person(s) means to state the full name and present or last known address and business address of such person(s) and, if an actual person, his present or last known job title, and the name and address of his present or last known employers;

D. The words "identity", "identify" "identification", when used with respect to a date, subject matter, name(s) or person(s) that wrote, signed initialed, dictated or otherwise participated in the creation of the same, the name(s) of the addressee or addressees if any and the name(s) and address(es) of each person who have possession, custody, and control of said document(s). If any such document was, but is no longer in your possession, custody, or control, or in existence, state the date and manner of its disposition; and

E. The word "identify", when used with respect to an act (including an alleged offense), occurrence, statement, or conduct (hereinafter collectively called "act"), means to (1) describe the substance of the event or events constituting such an act, and to state the date when such act occurred; (2) identify each and every person(s) participating in such an act; (3) identify all other person(s) (if any) present when such act occurred; (4) state whether any minutes, notes, memoranda, or other record of such act was made; (5) state whether such record now exists; and (6) identify the person(s) presently having possession, custody or control of such record.

8. Unless otherwise indicated, all Requests herein relate to those certain events, persons, and period of time more fully described in the pleading in this case.

9. These requests are of a continuous nature.

These Requests for Production of Documents shall be deemed continuing so as to require supplemental answers and documents if any information of documents are acquired subsequent to the filing of responses hereto, which information or documents

would have been included in the answers and documents produced had it been known or available at the time the answers and the documents provided pursuant hereto were produced. Defendants shall supply such information and documents by supplemental answers and production of documents as soon as such information becomes known or available and in all events, prior to trial of this action.

If objection is made to any requests for production of documents, it is demanded that the requests for which there is no objection be answered and furnished within the aforesaid period.

All documents identified in response hereto shall be organized and labeled to correspond with the request to which it pertains. For all documents produced, list the individual and his or her job title and department from whose files it was produced and the current custodian of said document.

If a document called for is believed to exist or is known to exist, but is in the possession, custody or control of another person or party, the existence of the document, the identity of the possessor, custodian and one in control of such documents shall be provided along with any applicable common description or citation utilized by the publisher, possessor, custodian or disseminator of such document.

If any document called for by this request is withheld on the basis of any claim of privilege or any similar claim, identify that document as follows: author; addressee; indicated or blind copies, date, subject matter; number of pages; attachments or appendices; all persons to whom distributed, shown or explained; present custodian; and nature of the privilege or similar claim asserted.

#### REQUEST FOR PRODUCTION OF DOCUMENTS 1:

Produce any and all documents evidencing proof of all payments on the subject credit card referenced in the Complaint, including, but not limited to, cancelled checks, receipts, coupons, statements, accountings, memoranda, invoices, financial statements, accounting entries, diaries, charts, lists, phone records, data compilations etc.

REQUEST FOR PRODUCTION OF DOCUMENTS 2:

Produce any and all documents you intend to introduce and/or provide testimony on as evidence at the time of trial.

REQUEST FOR ADMISSION NO. 1:

Defendant applied for the credit card referenced in Plaintiff's Complaint.

Admitted \_\_\_\_\_

Denied \_\_\_\_\_

If the answer to Request for Admissions No. 1 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 2:

Defendant has used the credit card referenced in Plaintiff's Complaint.

Admitted \_\_\_\_\_

Denied \_\_\_\_\_

If the answer to Request for Admissions No. 2 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 3:

Defendant has made no payment on the credit card since June 10, 2006.

Admitted \_\_\_\_\_

Denied \_\_\_\_\_

If the answer to Request for Admissions No. 3 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 4:

The attached monthly statements, from September 11, 2004, through December 31, 2006, correctly identify the payments, charges, and balances on the account.

Admitted \_\_\_\_\_

Denied \_\_\_\_\_

If the answer to Request for Admissions No. 4 is "denied", then supply copies of canceled checks, both front and back, and/or if not available, specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 5:

Defendant has not submitted any written dispute as to billing inaccuracy concerning the credit card in question.

Admitted \_\_\_\_\_

Denied \_\_\_\_\_

If the answer to the Request for Admissions No. 5 is "denied", then supply copies of specific written disputes as to any billing inaccuracies.



REQUEST FOR ADMISSION NO. 6:

The current outstanding balance due and owing to Plaintiff by Defendant is \$7,340.93.

Admitted \_\_\_\_\_

Denied \_\_\_\_\_

If the answer to the Request for Admissions No. 6 is "denied", then supply copies of specific written disputes as to any billing inaccuracies.

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE.**



Benjamin R Bibler, Esquire  
Pa. I.D. #93598  
Weltman, Weinberg & Reis Co.,  
L.P.A.  
2718 Koppers Bldg.  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955  
WWR: 05570334



\$5,819.89

\$117.00

Enter Amount Enclosed Below

Payment Due Date  
October 10, 2004

\$

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

11 SDSN6A01 0000755

MEINERT, REBECCA A  
1450 TREASURE LK  
DU BOIS PA 15801-9039Consolidate 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.

000006011002500167036058198900000000011700

## Discover Platinum Card Account Summary

Closing Date: September 11, 2004

page 1 of 2

Account Number	6011 0025 0016 7036
Payment Due Date	October 10, 2004
Minimum Payment Due	\$117.00
Credit Limit	\$7,300.00
Credit Available	\$1,480.00
Cash Credit Limit	\$3,700.00
Cash Credit Available	\$1,480.00

Previous Balance	\$0.00
Payments And Credits	- 0.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 5,720.08
Finance Charges	+ 99.81
New Balance	= \$5,819.89

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: September 11Keep using your Discover® Card and watch  
your Cashback Bonus® 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.

## How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:  
Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130TDD (Telecommunications Device for the Deaf):  
For assistance, see reverse side.

## Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Balance Transfers	Aug 24	Aug 24	BALANCE TRANSFER CHECK 0353	\$ 1,000.00
	Aug 24	Aug 24	BAL TRANS TRANSACTION FEE FINANCE CHARGE	30.00
			APR 0.00% EXPIRES 12/2004	
	Aug 26	Aug 26	BALANCE TRANSFER CHECK 0355	660.37
	Aug 26	Aug 26	BAL TRANS TRANSACTION FEE FINANCE CHARGE	19.81
			APR 0.00% EXPIRES 12/2004	
	Aug 27	Aug 27	BALANCE TRANSFER CHECK 0354	4,059.71
	Aug 27	Aug 27	BAL TRANS TRANSACTION FEE FINANCE CHARGE	50.00
			APR 0.00% EXPIRES 12/2004	

## Information For You

Get Up to 10% back at restaurants with your Discover® Card. Plus, receive up to 2% Cashback Bonus® award on all  
your other purchases. Sign up today - call 1-800-DISCOVER (1-800-347-2683) or visit Discovercard.com. This offer only  
lasts through October.Now you can use your Discover® Card to pay your child's tuition at KinderCare® Learning Centers locations nationwide!  
Simply log on to KinderCare.com to find a KinderCare Learning Center near you or to make tuition payments with your  
Discover Card!



## Have a question? Talk to us.

There's no telling when you might have a question about your Account. Which is why we're here 24 hours a day, 7 days a week. Perhaps best of all, you'll be connected to one of our friendly, knowledgeable Customer Service Representatives in less than a minute. Real answers from real people. It's just one of the ways we put you first.

Call us at 1-800-DISCOVER (1-800-347-2683).

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Closing Date: September 11, 2004

page 2 of 2

Keep Track of a Full Year of Expenses Online. At the Account Center at [Discovercard.com](http://Discovercard.com), you can research your Discover(R) Card transactions as far back as 12 months. So, instead of sorting through a mountain of paperwork to find your old statements, log in to the Account Center at [Discovercard.com](http://Discovercard.com) to find everything you need quickly and easily.

Don't throw away \$500 of your hard earned cash! Protect yourself from Identity Theft with ProfileProtect(R). On average, Identity Theft costs victims \$500 in out-of-pocket expenses (Federal Trade Commission, Sept. 2003). Protect your credit and good name with ProfileProtect. Call 1-866-708-0672 to find out more.

The Register(R) safeguards all your credit, debit and ATM cards for less than 5 cents a day! With our Property and Document registration service, we make it easier for you to file a claim if important possessions are lost to fire, theft or natural disaster. Call 1-800-347-3395 to enroll today.

## Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.00000%; corresponding ANNUAL PERCENTAGE RATE: 0.00%. Rate is 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	0.05477%	19.99% F	19.99%	\$0	none
Cash Advances	\$0	0.06025%	21.99% F	21.99%	\$0	\$0
Balance Transfers	\$3125.42	0.00000%	0.00% F	20.93%	\$0	\$99.81
previous billing period: 31 days						
Purchases	\$0	0.05477%	19.99% F	19.99%	\$0	none

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

**Questions?** Manage your account at [Discovercard.com](http://Discovercard.com)  
or call 1-800-DISCOVER (1-800-347-2683).



\$5,951.27

\$237.00

Enter Amount Enclosed Below

Payment Due Date  
November 10, 2004

\$

Please make check payable to Discover Platinum Card. Minimum payment due includes a past due amount of \$117.00.

11 SDSN6A01 0000756  
MEINERT, REBECCA A  
1450 TREASURE LK  
DU BOIS PA 15801-9039Consolidate 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.

000006011002500167036059512700000000023700

## Discover Platinum Card Account Summary

Closing Date: October 11, 2004

page 1 of 1

Account Number 6011 0025 0016 7036  
Payment Due Date November 10, 2004  
Minimum Payment Due \$237.00  
Credit Limit \$7,300.00  
Credit Available \$1,348.00  
Cash Credit Limit \$3,700.00  
Cash Credit Available \$1,348.00Previous Balance \$5,819.89  
Payments And Credits - 0.00  
Purchases + 35.00  
Cash Advances + 0.00  
Balance Transfers + 0.00  
Finance Charges + 96.38  
New Balance = \$5,951.27You 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 + 0.00Cashback Bonus Balance \$ 0.00  
Available to Redeem \$ 0.00Cashback Bonus® Anniversary  
Date: September 11

## How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:  
Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130TDD (Telecommunications Device for the Deaf):  
For assistance, see reverse side.

## Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Other/Miscellaneous	Oct 11	Oct 11	LATE FEE	\$ 35.00

## Information For You

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

## Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.05477%; corresponding ANNUAL PERCENTAGE  
RATE: 19.99%. Rate is 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: 30 days						
Purchases	\$0	0.05477%	19.99% F	19.99%	\$0	none
Cash Advances	\$0	0.06025%	21.99% F	21.99%	\$0	\$0
Balance Transfers	\$5866.33	0.05477%	19.99% F	19.99%	\$96.38	\$0
previous billing period: 31 days						
Purchases	\$0	0.05477%	19.99% F	19.99%	\$0	none

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



\$-130.86

\$0.00

Enter Amount Enclosed Below

Payment Due Date  
December 10, 2004

\$

Your account has a credit balance. No payment is due.

11 SDSN6A01 0000757

MEINERT, REBECCA A  
1450 TREASURE LK  
DU BOIS PA 15801-9039Consolidate 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.

00000601100250016703600000005951270000000

## Discover Platinum Card Account Summary

Closing Date: November 11, 2004

page 1 of 2

Account Number	6011 0025 0016 7036
Payment Due Date	December 10, 2004
Minimum Payment Due	\$0.00
Credit Limit	\$7,300.00
Credit Available	\$7,300.00
Cash Credit Limit	\$3,700.00
Cash Credit Available	\$3,700.00

Previous Balance	\$5,951.27
Payments And Credits	- 6,082.65
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 0.52
New Balance	= \$-130.86

Your account has a credit balance. No payment is due.

## Cashback Bonus®

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

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

Cashback Bonus® Anniversary

Date: September 11

Keep using your Discover® Card and watch  
your Cashback Bonus® 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.

## How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:  
Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130TDD (Telecommunications Device for the Deaf):  
For assistance, see reverse side.

## Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Nov 7	Sep 12	ADJUSTMENT - FINANCE CHARGE	\$ -96.38
	Nov 8	Nov 8	LATE CHARGE REFUND	-35.00
	Nov 8	Nov 8	PAYMENT - THANK YOU	-5,951.27

Protect your good credit during this busy Holiday season. ProfileProtect® helps you manage your credit, prevent identity  
theft & reduce your risk of fraud. ProfileProtect provides a copy of your credit report, monitors your credit file every business  
day & alerts you to changes. Enroll today 1-866-708-0672 or Discovercard.com/ProfileProtect.



## Have a question? Talk to us.

There's no telling when you might have a question about your Account. Which is why we're here 24 hours a day, 7 days a week. Perhaps best of all, you'll be connected to one of our friendly, knowledgeable Customer Service Representatives in less than a minute. Real answers from real people. It's just one of the ways we put you first.

Call us at 1-800-DISCOVER (1-800-347-2683).

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Closing Date: November 11, 2004

page 2 of 2

## Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.00000%; corresponding ANNUAL PERCENTAGE RATE: 0.00%. Rate is 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	\$30.77	0.05477%	19.99% F	19.99%	\$0.52	none
Cash Advances	\$0	0.06025%	21.99% F	21.99%	\$0	\$0
Balance Transfers	\$5068.93	0.00000%	0.00% F	0.00%	\$0	\$0

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

**Questions?** Manage your account at [Discovercard.com](http://Discovercard.com)  
or call 1-800-DISCOVER (1-800-347-2683).



\$

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

**XX**

000006011002500167036000000000000000000000

## page 1 of 1

Previous Balance		\$-130.86
Payments And Credits	-	0.00
Purchases	+	0.00
Cash Advances	+	0.00
Balance Transfers	+	0.00
Finance Charges	+	0.00
New Balance	=	\$-130.86

**Your account has a credit balance. No payment is due.**

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

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

• Keep using your Discover® Card and watch your Cashback Bonus® 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](http://Discovercard.com).

**For Account Inquiries, write to us at:**  
Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130

**Manage your account online at Discovercard.com**

**Customer Service: 1-800-DISCOVER (1-800-347-2683)**

**TDD (Telecommunications Device for the Deaf):**  
For assistance, see reverse side.

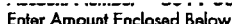
**\$0 Fraud Liability Guarantee** Use your Discover Card with confidence.

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01068%; corresponding ANNUAL PERCENTAGE RATE: 3.90%. Rate is 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: 30 days						
Purchases	\$0	0.05477%	19.99% F	19.99%	\$0	none
Cash Advances	\$0	0.06025%	21.99% F	21.99%	\$0	\$0
Balance Transfers	\$0	0.00000%	0.00% F	0.00%	\$0	\$0
previous billing period: 31 days						
Purchases	\$0	0.05477%	19.99% F	19.99%	\$0	none

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

Protect your good credit during this busy Holiday season. ProfileProtect® helps you manage your credit, prevent identity theft & reduce your risk of fraud. ProfileProtect provides a copy of your credit report, monitors your credit file every business day & alerts you to changes. Enroll today 1-866-708-0672 or Discovercard.com/ProfileProtect.



**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](http://Discovercard.com). Print your e-mail address to receive important Account information and special offers.

[illegible]

Closing Date: January 11, 2005 page 1 of 1

Previous Balance		\$130.86
Payments And Credits	-	0.00
Purchases	+	0.00
Cash Advances	+	0.00
Balance Transfers	+	0.00
Finance Charges	+	0.00
New Balance	=	\$130.86

**Your account has a credit balance. No payment is due.**

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

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

**For Account Inquiries, write to us at:**  
Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130

**TDD (Telecommunications Device for the Deaf):**  
For assistance, see reverse side.

**\$0 Fraud Liability Guarantee** Use your Discover Card with confidence.

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01068%; corresponding ANNUAL PERCENTAGE RATE: 3.90%. Rate is 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	0.05477%	19.99% F	19.99%	\$0	none
Cash Advances	\$0	0.06025%	21.99% F	21.99%	\$0	\$0
previous billing period: 30 days						
Purchases	\$0	0.05477%	19.99% F	19.99%	\$0	none

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

Protect your good credit during this busy Holiday season. ProfileProtect® helps you manage your credit, prevent identity theft & reduce your risk of fraud. ProfileProtect provides a copy of your credit report, monitors your credit file every business day & alerts you to changes. Enroll today 1-866-708-0672 or Discovercard.com/ProfileProtect.





\$0.00

\$0.00

Enter Amount Enclosed Below

Payment Due Date  
March 10, 2005

\$

11 SDSN6A01 0000760  
MEINERT, REBECCA A  
1450 TREASURE LK  
DU BOIS PA 15801-9039Consolidate bills quickly and securely  
with a Balance Transfer to your Discover  
Card - Call 1-877-353-0969 or visit  
Discovercard.com/balancetransfer TODAY!PD 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.

0000060110025001670360000000000000000000000

## Discover Platinum Card Account Summary

Closing Date: February 11, 2005

page 1 of 1

Account Number	6011 0025 0016 7036	Previous Balance	\$130.86
Payment Due Date	March 10, 2005	Payments And Credits	- 0.00
Minimum Payment Due	\$0.00	Purchases	+ 130.86
Credit Limit	\$7,300.00	Cash Advances	+ 0.00
Credit Available	\$7,300.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$3,700.00	Finance Charges	+ 0.00
Cash Credit Available	\$3,700.00	New Balance	= \$0.00

## 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: September 11

## How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:  
Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130TDD (Telecommunications Device for the Deaf):  
For assistance, see reverse side.

## Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Other/Miscellaneous	Feb 11	Feb 11	CREDIT BALANCE REFUND (SALE TYPE)	\$ 130.86

## Finance Charge Summary

	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	0.05477%	19.99% F	19.99%	\$0	none
Cash Advances	\$0	0.06025%	21.99% F	21.99%	\$0	\$0
previous billing period: 31 days						
Purchases	\$0	0.05477%	19.99% F	19.99%	\$0	none

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



\$7,065.14

\$142.00

Enter Amount Enclosed Below

Payment Due Date  
November 10, 2005\$ Please make check payable to Discover Platinum  
Card or pay online @ Discovercard.com.

11 SDSN6A01 0000761

MEINERT, REBECCA A  
1450 TREASURE LK  
DU BOIS PA 15801-9039Consolidate 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.

000006011002500167036070651400000000014200

## Discover Platinum Card Account Summary

Closing Date: October 11, 2005

page 1 of 1

Account Number 6011 0025 0016 7036  
Payment Due Date November 10, 2005  
Minimum Payment Due \$142.00  
Credit Limit \$7,300.00  
Credit Available \$234.00  
Cash Credit Limit \$3,700.00  
Cash Credit Available \$234.00Previous Balance \$0.00  
Payments And Credits - 0.00  
Purchases + 0.00  
Cash Advances + 0.00  
Balance Transfers + 7,000.00  
Finance Charges + 65.14  
New Balance = \$7,065.14You 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 + 0.00Cashback Bonus Balance \$ 0.00  
Available to Redeem \$ 0.00Cashback Bonus® Anniversary  
Date: September 11Cashback Bonus(R) is America's #1 Cash  
Rewards Program! Full 5% Cashback Bonus  
on Get More purchases in popular categories  
throughout the year and up to 1% Cashback  
Bonus on all your other purchases.

## How Can We Help You?

Please have your Discover Card available.  
Manage your account online at Discovercard.com  
Customer Service: 1-800-DISCOVER (1-800-347-2683)For Account Inquiries, write to us at:  
Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130  
TDD (Telecommunications Device for the Deaf):  
For assistance, see reverse side.

## Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Balance Transfers	Sep 28	Sep 28	BALANCE TRANSFER CHECK 0400	\$ 7,000.00
	Sep 28	Sep 28	BAL TRANS TRANSACTION FEE FINANCE CHARGE	60.00
			APR 1.90% EXPIRES 02/2006	

## Finance Charge Summary

	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	0.05477%	19.99% F	19.99%	\$0	none
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0	\$0
Balance Transfers	\$3295.77	0.00521%	1.90% F	11.16%	\$5.14	\$60.00
previous billing period: 31 days						
Purchases	\$0	0.05477%	19.99% F	19.99%	\$0	none

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



\$6,576.48

\$132.00

Enter Amount Enclosed Below

Payment Due Date  
December 10, 2005

\$

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

11 SDSN6A01 0000762

MEINERT, REBECCA A  
1450 TREASURE LK  
DU BOIS PA 15801-9039Consolidate 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.

000006011002500167036065764800500000013200

## Discover Platinum Card Account Summary

Closing Date: November 11, 2005

page 1 of 2

Account Number	6011 0025 0016 7036
Payment Due Date	December 10, 2005
Minimum Payment Due	\$132.00
Credit Limit	\$7,300.00
Credit Available	\$723.00
Cash Credit Limit	\$3,700.00
Cash Credit Available	\$723.00

Previous Balance	\$7,065.14
Payments And Credits	- 500.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 11.34
New Balance	= \$6,576.48

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: September 11Cashback Bonus(R) is America's #1 Cash  
Rewards Program! Full 5% Cashback Bonus  
on Get More purchases in popular categories  
throughout the year and up to 1% Cashback  
Bonus on all your other purchases.

## How Can We Help You?

Please have your Discover Card available.  
Manage your account online at Discovercard.com  
Customer Service: 1-800-DISCOVER (1-800-347-2683)For Account Inquiries, write to us at:  
Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130  
TDD (Telecommunications Device for the Deaf):  
For assistance, see reverse side.

## Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date	
Payments and Credits	Nov 10	Nov 10	PAYMENT - THANK YOU \$ -500.00



## Have a question? Talk to us.

There's no telling when you might have a question about your Account. Which is why we're here 24 hours a day, 7 days a week. Perhaps best of all, you'll be connected to one of our friendly, knowledgeable Customer Service Representatives in less than a minute. Real answers from real people. It's just one of the ways we put you first.

Call us at 1-800-DISCOVER (1-800-347-2683).

©2006 Discover Bank, Member FDIC

Closing Date: November 11, 2005

page 2 of 2

### Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.00521%; corresponding ANNUAL PERCENTAGE RATE: 1.90%. Rate is 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	0.05477%	19.99% F	19.99%	\$0	none
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0	\$0
Balance Transfers	\$7038.38	0.00521%	1.90% F	1.90%	\$11.34	\$0
previous billing period: 30 days						
Purchases	\$0	0.05477%	19.99% F	19.99%	\$0	none

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

**Questions?** Manage your account at [Discovercard.com](http://Discovercard.com)  
or call 1-800-DISCOVER (1-800-347-2683).



\$6,446.73

\$129.00

Enter Amount Enclosed Below

Payment Due Date  
January 10, 2006

\$

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

11 SDSN6A01 0000763

MEINERT, REBECCA A  
1450 TREASURE LK  
DU BOIS PA 15801-9039Consolidate 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  
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above, or go to Discovercard.com. Print your e-mail address to  
receive important Account information and special offers.

000006011002500167036064467300140000012900

## Discover Platinum Card Account Summary

Closing Date: December 11, 2005

page 1 of 1

Account Number 6011 0025 0016 7036  
Payment Due Date January 10, 2006  
Minimum Payment Due \$129.00  
Credit Limit \$7,300.00  
Credit Available \$853.00  
Cash Credit Limit \$3,700.00  
Cash Credit Available \$853.00

Previous Balance \$6,576.48  
Payments And Credits - 140.00  
Purchases + 0.00  
Cash Advances + 0.00  
Balance Transfers + 0.00  
Finance Charges + 10.25  
New Balance = \$6,446.73

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: September 11

Cashback Bonus® is America's #1 Cash  
Rewards Program! Full 5% Cashback Bonus  
on Get More purchases in popular categories  
throughout the year and up to 1% Cashback  
Bonus on all your other purchases.

## How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:  
Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):  
For assistance, see reverse side.

## Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Dec 8	Dec 8	PAYMENT - THANK YOU	\$ -140.00

## Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.00521%; corresponding ANNUAL PERCENTAGE  
RATE: 1.90%. Rate is 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: 30 days						
Purchases	\$0	0.05477%	19.99% F	19.99%	\$0	none
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0	\$0
Balance Transfers	\$6562.76	0.00521%	1.90% F	1.90%	\$10.25	\$0

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



\$6,157.11

\$124.00

Enter Amount Enclosed Below

Payment Due Date  
February 10, 2006\$ Please make check payable to Discover Platinum  
Card or pay online @ Discovercard.com.

11 SDSN6A01 0000764

MEINERT, REBECCA A  
1450 TREASURE LK  
DU BOIS PA 15801-9039Consolidate bills quickly and securely  
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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.

000006011002500167036061571100300000012400

## Discover Platinum Card Account Summary

Closing Date: January 11, 2006

page 1 of 1

Account Number 6011 0025 0016 7036  
Payment Due Date February 10, 2006  
Minimum Payment Due \$124.00  
Credit Limit \$7,300.00  
Credit Available \$1,142.00  
Cash Credit Limit \$3,700.00  
Cash Credit Available \$1,142.00

Previous Balance \$6,446.73  
Payments And Credits - 300.00  
Purchases + 0.00  
Cash Advances + 0.00  
Balance Transfers + 0.00  
Finance Charges + 10.38  
New Balance = \$6,157.11

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: September 11

Cashback Bonus(R) is America's #1 Cash  
Rewards Program! Full 5% Cashback Bonus  
on Get More purchases in popular categories  
throughout the year and up to 1% Cashback  
Bonus on all your other purchases.

## How Can We Help You?

Please have your Discover Card available.  
Manage your account online at Discovercard.com  
Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:  
Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130  
TDD (Telecommunications Device for the Deaf):  
For assistance, see reverse side.

## Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Jan 10	Jan 10	PAYMENT - THANK YOU	\$ -300.00

## Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.00521%; corresponding ANNUAL PERCENTAGE  
RATE: 1.90%. Rate is 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	0.05477%	19.99% F	19.99%	\$0	none
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0	\$0
Balance Transfers	\$6432.40	0.00521%	1.90% F	1.90%	\$10.38	\$0

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

Payment Due Date  
March 10, 2006

\$

Please make check payable to Discover Platinum  
Card or pay online @ Discovercard.com.11 SDSN6A01 0000765  
MEINERT, REBECCA A  
1450 TREASURE LK  
DU BOIS PA 15801-9039Consolidate 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.

000006011002500167036060270400140000012100

## Discover Platinum Card Account Summary

Closing Date: February 11, 2006

page 1 of 1

Account Number	6011 0025 0016 7036
Payment Due Date	March 10, 2006
Minimum Payment Due	\$121.00
Credit Limit	\$8,000.00
Credit Available	\$1,972.00
Cash Credit Limit	\$4,100.00
Cash Credit Available	\$1,972.00

Previous Balance	\$6,157.11
Payments And Credits	- 140.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 9.93
New Balance	= \$6,027.04

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: September 11

Cashback Bonus(R) is America's #1 Cash  
Rewards Program! Full 5% Cashback Bonus  
on Get More purchases in popular categories  
throughout the year and up to 1% Cashback  
Bonus on all your other purchases.

## How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:  
Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130TDD (Telecommunications Device for the Deaf):  
For assistance, see reverse side.

## Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

Trans. Date	Post Date		
Payments and Credits	Feb 10	Feb 10	PAYMENT - THANK YOU \$ -140.00

## Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02164%; corresponding ANNUAL PERCENTAGE  
RATE: 7.90%. Rate is 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	0.05477%	19.99% F	19.99%	\$0	none
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0	\$0
Balance Transfers	\$6152.88	0.00521%	1.90% F	1.90%	\$9.93	\$0

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

Discover Card ranked #1 in Fraud Protection Services among the largest credit card companies by Javelin Strategy &  
Research in its 2005 report. Your account is protected anytime, anywhere with a \$0 fraud liability guarantee and we'll call  
you right away if there is unusual activity on your account. To learn more visit Discovercard.com/protection



\$6,159.16

\$245.00

Enter Amount Enclosed Below

Payment Due Date  
April 10, 2006\$ 

Please make check payable to Discover Platinum Card. Minimum payment due includes a past due amount of \$121.00.

11 SDSN6A01 0000766

MEINERT, REBECCA A  
1450 TREASURE LK  
DU BOIS PA 15801-9039Consolidate 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.

000006011002500167036061591600000000024500

## Discover Platinum Card Account Summary

Closing Date: March 11, 2006

page 1 of 1

Account Number 6011 0025 0016 7036  
Payment Due Date April 10, 2006  
Minimum Payment Due \$245.00  
Credit Limit \$8,000.00  
Credit Available \$1,840.00  
Cash Credit Limit \$4,100.00  
Cash Credit Available \$1,840.00Previous Balance \$6,027.04  
Payments And Credits - 0.00  
Purchases + 39.00  
Cash Advances + 0.00  
Balance Transfers + 0.00  
Finance Charges + 93.12  
New Balance = \$6,159.16You 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 + 0.00Cashback Bonus Balance \$ 0.00  
Available to Redeem \$ 0.00

Cashback Bonus® Anniversary

Date: September 11

Congratulations! Your Account credit limit has  
been increased to \$8,000.00.

## How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:  
Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130TDD (Telecommunications Device for the Deaf):  
For assistance, see reverse side.

## Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Other/Miscellaneous	Mar 11	Mar 11	LATE FEE	\$ 39.00

## Information For You

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

## Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.05477%; corresponding ANNUAL PERCENTAGE  
RATE: 19.99%. Rate is 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: 28 days						
Purchases	\$6071.82	0.05477%	19.99% F	19.99%	\$93.12	none
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0	\$0

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





\$5,891.46

\$119.00

Enter Amount Enclosed Below

Payment Due Date  
May 10, 2006

\$

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

11 SDSN6A01 0000767

MEINERT, REBECCA A  
1450 TREASURE LK  
DU BOIS PA 15801-9039Consolidate 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.

000006011002500167036058914600250000011900

## Discover Platinum Card Account Summary

Closing Date: April 11, 2006

page 1 of 1

Account Number	6011 0025 0016 7036
Payment Due Date	May 10, 2006
Minimum Payment Due	\$119.00
Credit Limit	\$8,000.00
Credit Available	\$2,108.00
Cash Credit Limit	\$4,100.00
Cash Credit Available	\$2,108.00

Previous Balance	\$6,159.16
Payments And Credits	- 371.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 103.30
New Balance	= \$5,891.46

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 Available to Redeem	\$ 0.00
--	---------

Cashback Bonus® Anniversary  
Date: September 11Cashback Bonus(R) is America's #1 Cash  
Rewards Program! Full 5% Cashback Bonus  
on Get More purchases in popular categories  
throughout the year and up to 1% Cashback  
Bonus on all your other purchases.

## How Can We Help You?

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Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:  
Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130TDD (Telecommunications Device for the Deaf):  
For assistance, see reverse side.

## Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Mar 15	Mar 15	PAYMENT - THANK YOU	\$ -121.00
	Apr 10	Apr 10	PAYMENT - THANK YOU	-250.00

## Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.00795%; corresponding ANNUAL PERCENTAGE  
RATE: 2.90%. Rate is 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	\$6083.79	0.05477%	19.99% F	19.99%	\$103.30	none
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0	\$0

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

Manage your account your way - whether you prefer to speak with a live person or manage things on your own, Discover(R)  
Card has the right account management options for you. Call 1-800-DISCOVER (1-800-347-2683) or visit Discovercard.com



\$5,868.91

\$116.00

Enter Amount Enclosed Below

Payment Due Date  
June 10, 2006\$ Please make check payable to Discover Platinum  
Card or pay online @ Discovercard.com.

11 SDSN6A01 0000768

MEINERT, REBECCA A  
1450 TREASURE LK  
DU BOIS PA 15801-9039Consolidate 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  
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receive important Account information and special offers.

000006011002500167036058689100120000011600

## Discover Platinum Card Account Summary

Closing Date: May 11, 2006

page 1 of 1

Account Number 6011 0025 0016 7036  
Payment Due Date June 10, 2006  
Minimum Payment Due \$116.00  
Credit Limit \$8,000.00  
Credit Available \$2,131.00  
Cash Credit Limit \$4,100.00  
Cash Credit Available \$2,131.00Previous Balance \$5,891.46  
Payments And Credits - 120.00  
Purchases + 0.00  
Cash Advances + 0.00  
Balance Transfers + 0.00  
Finance Charges + 97.45  
New Balance = \$5,868.91You 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 + 0.00Cashback Bonus Balance \$ 0.00  
Available to Redeem \$ 0.00Cashback Bonus® Anniversary  
Date: September 11Cashback Bonus(R) is America's #1 Cash  
Rewards Program! Full 5% Cashback Bonus  
on Get More purchases in popular categories  
throughout the year and up to 1% Cashback  
Bonus on all your other purchases.

## How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:  
Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130TDD (Telecommunications Device for the Deaf):  
For assistance, see reverse side.

## Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date	
Payments and Credits	May 10	May 10	PAYMENT - THANK YOU \$ -120.00

## Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.00795%; corresponding ANNUAL PERCENTAGE  
RATE: 2.90%. Rate is 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: 30 days						
Purchases	\$5930.49	0.05477%	19.99% F	19.99%	\$97.45	none
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0	\$0

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



\$6,734.52

\$138.00

Enter Amount Enclosed Below

Payment Due Date  
July 10, 2006

\$

Please make check payable to Discover Platinum Card. Minimum payment due includes a past due amount of \$6.00.

11 SDSNGA01 0000769

MEINERT, REBECCA A  
1450 TREASURE LK  
DU BOIS PA 15801-9039Consolidate 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.

000006011002500167036067345200110000013800

## Discover Platinum Card Account Summary

Closing Date: June 11, 2006

page 1 of 2

Account Number	6011 0025 0016 7036
Payment Due Date	July 10, 2006
Minimum Payment Due	\$138.00
Credit Limit	\$8,000.00
Credit Available	\$1,265.00
Cash Credit Limit	\$4,100.00
Cash Credit Available	\$1,265.00

Previous Balance	\$5,868.91
Payments And Credits	- 110.00
Purchases	+ 39.00
Cash Advances	+ 0.00
Balance Transfers	+ 800.00
Finance Charges	+ 136.61
New Balance	= \$6,734.52

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: September 11

## How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:

Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):

For assistance, see reverse side.

## Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Jun 10	Jun 10	PAYMENT - THANK YOU	\$ -110.00
Other/Miscellaneous	Jun 11	Jun 11	LATE FEE	39.00
Balance Transfers	May 16	May 16	BALANCE TRANSFER CHECK 0416	800.00
	May 16	May 16	BAL TRANS TRANSACTION FEE FINANCE CHARGE	24.00
			APR 2.90% EXPIRES 10/2006	

## Information For You

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your payment was late, 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. However, we reserve the right to increase the APRs on your Account if you fail to pay the minimum payment due by the payment due date. See the Default Rate Plan section of the Cardmember Agreement for details.

\*\*\*\*\* ATTENTION \*\*\*\*\* ATTENTION \*\*\*\*\* ATTENTION \*\*\*\*\* ATTENTION \*\*\*\*\*  
ATTENTION \*\*\*\*\* Your payment is past due. Please check your records to determine if payment has been made.

Congratulations to the 2006 National Discover(R) Card Tribute Award(R) Scholarship winners: Jacqueline Bavier, Stephen Carlson, Winter Downing, Tyler Fortney, Bethany Lyon, Monika Mackow, Desiree Nelson, Seth Robinson, William Stone, and Tess Stoops. Each won \$27,500 for post high-school education or training. Visit Discovercard.com/tribute



## Have a question? Talk to us.

There's no telling when you might have a question about your Account. Which is why we're here 24 hours a day, 7 days a week. Perhaps best of all, you'll be connected to one of our friendly, knowledgeable Customer Service Representatives in less than a minute. Real answers from real people. It's just one of the ways we put you first.

Call us at 1-800-DISCOVER (1-800-347-2683).

©2006 Discover Bank, Member FDIC

Closing Date: June 11, 2006

page 2 of 2

### Finance Charge Summary

	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	\$5910.28	0.05477%	19.99% F	19.99%	\$100.35	none
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0	\$0
Balance Transfers	\$722.80	0.05477%	19.99% F	54.39%	\$12.26	\$24.00

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

**Questions?** Manage your account at [Discovercard.com](http://Discovercard.com)

or call 1-800-DISCOVER (1-800-347-2683).



\$6,913.21

\$293.00

Enter Amount Enclosed Below

Payment Due Date  
August 10, 2006

\$

Please make check payable to Discover Platinum Card. Minimum payment due includes a past due amount of \$138.00.

11 SDSN8A01 0000770

MEINERT, REBECCA A  
1450 TREASURE LK  
DU BOIS PA 15801-9039Consolidate 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.

000006011002500167036069132100000000029300

## Discover Platinum Card Account Summary

Closing Date: July 11, 2006

page 1 of 1

Account Number	6011 0025 0016 7036
Payment Due Date	August 10, 2006
Minimum Payment Due	\$293.00
Credit Limit	\$8,000.00
Credit Available	\$1,086.00
Cash Credit Limit	\$4,100.00
Cash Credit Available	\$1,086.00

Previous Balance	\$6,734.52
Payments And Credits	- 0.00
Purchases	+ 39.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 139.69
New Balance	= \$6,913.21

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 Available to Redeem	\$ 0.00 \$ 0.00
---	--------------------

Cashback Bonus® Anniversary:  
Date: September 11

## How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:  
Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130TDD (Telecommunications Device for the Deaf):  
For assistance, see reverse side.

## Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Other/Miscellaneous	Jul 11	Jul 11	LATE FEE	\$ 39.00

## Information For You

\*\*\*\*\* 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.

Check out Shop Discover Card at Discovercard.com/shop for discount offers from your favorite online retailers.

## Finance Charge Summary

	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	\$5957.20	0.06847%	24.99% F	24.99%	\$122.37	none
Cash Advances	\$0	0.06847%	24.99% F	24.99%	\$0	\$0
Balance Transfers	\$844.59	0.06847%	24.99% F	24.99%	\$17.32	\$0

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



\$7,124.44

\$481.00

Enter Amount Enclosed Below

Payment Due Date  
September 10, 2006

\$

Please make check payable to Discover Platinum Card. Minimum payment due includes a past due amount of \$293.00.

11 SDSN6A01 0000771  
MEINERT, REBECCA A  
1450 TREASURE LK  
DU BOIS PA 15801-9039Consolidate bills quickly and securely  
with a Balance Transfer to your Discover  
Card - Call 1-877-353-0889 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.

00000601100250016703607124400000000048100

## Discover Platinum Card Account Summary

Closing Date: August 11, 2006

page 1 of 1

Account Number 6011 0025 0016 7036  
Payment Due Date September 10, 2006  
Minimum Payment Due \$481.00  
Credit Limit \$8,000.00  
Credit Available \$875.00  
Cash Credit Limit \$4,100.00  
Cash Credit Available \$875.00Previous Balance \$6,913.21  
Payments And Credits - 0.00  
Purchases + 39.00  
Cash Advances + 0.00  
Balance Transfers + 0.00  
Finance Charges + 172.23  
New Balance = \$7,124.44You 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 + 0.00Cashback Bonus® Anniversary  
Date: September 11Cashback Bonus Balance \$ 0.00  
Available to Redeem \$ 0.00

## How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:  
Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130TDD (Telecommunications Device for the Deaf):  
For assistance, see reverse side.

## Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

Trans. Date	Post Date	
Other/Miscellaneous	Aug 11	Aug 11 LATE FEE \$ 39.00

## Information For You

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

## Finance Charge Summary

	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	\$6132.38	0.07942%	28.99% F	28.99%	\$150.98	none
Cash Advances	\$0	0.07942%	28.99% F	28.99%	\$0	\$0
Balance Transfers	\$863.81	0.07942%	28.99% F	28.99%	\$21.25	\$0

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



\$7,340.93

\$674.00

Enter Amount Enclosed Below

Payment Due Date  
October 10, 2006

\$

Please make check payable to Discover Platinum Card. Minimum payment due includes a past due amount of \$481.00.

11 SDSN6A01 0000772

MEINERT, REBECCA A  
1450 TREASURE LK  
DU BOIS PA 15801-9039Consolidate 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.

000006011002500167036073409300000000067400

## Discover Platinum Card Account Summary

Closing Date: September 11, 2006

page 1 of 1

Account Number 6011 0025 0016 7036  
Payment Due Date October 10, 2006  
Minimum Payment Due \$674.00  
Credit Limit \$8,000.00  
Credit Available \$0.00  
Cash Credit Limit \$4,100.00  
Cash Credit Available \$0.00Previous Balance \$7,124.44  
Payments And Credits - 0.00  
Purchases + 39.00  
Cash Advances + 0.00  
Balance Transfers + 0.00  
Finance Charges + 177.49  
New Balance = \$7,340.93You 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 + 0.00Cashback Bonus Balance \$ 0.00  
Available to Redeem \$ 0.00

Cashback Bonus® Anniversary

Date: September 11

## How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:

Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):

For assistance, see reverse side.

## Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Other/Miscellaneous	Sep 11	Sep 11	LATE FEE	\$ 39.00

## Information For You

The address provided in your Cardmember Agreement to request a beneficiary designation form for your Scheduled Air  
Travel Accident Insurance has changed. The new address is AIG Accident & Health Division, 300 South Riverside Plaza,  
Suite 2100, Chicago, Illinois 60606-6613.\*\*\*\*\* ATTENTION \*\*\*\*\* ATTENTION \*\*\*\*\* ATTENTION \*\*\*\*\* ATTENTION \*\*\*\*\*  
ATTENTION \*\*\*\*\* Your account is seriously past due. Payment of the amount due and arrangements for future  
payments should be made immediately.

## Finance Charge Summary

	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	\$6324.63	0.07942%	28.99% F	28.99%	\$155.71	none
Cash Advances	\$0	0.07942%	28.99% F	28.99%	\$0	\$0
Balance Transfers	\$885.31	0.07942%	28.99% F	28.99%	\$21.78	\$0

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



\$7,340.93

\$821.00

Enter Amount Enclosed Below

Payment Due Date  
November 10, 2006\$ 

11 SDSN6A01 0000773

MEINERT, REBECCA A  
1450 TREASURE LK  
DU BOIS PA 15801-9039Consolidate 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.

000006011002500167036073409300000000082100

## Discover Platinum Card Account Summary

Closing Date: October 11, 2006

page 1 of 1

Account Number	6011 0025 0016 7036	Previous Balance	\$7,340.93
Payment Due Date	November 10, 2006	Payments And Credits	- 0.00
Minimum Payment Due	\$821.00	Purchases	+ 0.00
Credit Limit	\$8,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$4,100.00	Finance Charges	+ 0.00
Cash Credit Available	\$0.00	New Balance	= \$7,340.93

## 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: September 11

## How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:  
Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130TDD (Telecommunications Device for the Deaf):  
For assistance, see reverse side.

## Finance Charge Summary

	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	0.07942%	28.99% F	28.99%	\$0	none
Cash Advances	\$0	0.07942%	28.99% F	28.99%	\$0	\$0
Balance Transfers	\$0	0.07942%	28.99% F	28.99%	\$0	\$0

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





\$7,340.93

\$968.00

Enter Amount Enclosed Below

Payment Due Date  
December 10, 2006\$ 

11 SDSN6A01 0000774

MEINERT, REBECCA A  
1450 TREASURE LK  
DU BOIS PA 15801-9039Consolidate 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.

000006011002500167036073409300000000096800

**Discover Platinum Card Account Summary**

Closing Date: November 11, 2006

page 1 of 1

Account Number	6011 0025 0016 7036
Payment Due Date	December 10, 2006
Minimum Payment Due	\$968.00
Credit Limit	\$8,000.00
Credit Available	\$0.00
Cash Credit Limit	\$4,100.00
Cash Credit Available	\$0.00

Previous Balance	\$7,340.93
Payments And Credits	- 0.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 0.00
New Balance	= \$7,340.93

**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: September 11

**How Can We Help You?**

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:

Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):

For assistance, see reverse side.

**Finance Charge Summary**

	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	0.07942%	28.99% F	28.99%	\$0	none
Cash Advances	\$0	0.07942%	28.99% F	28.99%	\$0	\$0
previous billing period: 30 days						
Purchases	\$0	0.07942%	28.99% F	28.99%	\$0	none

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



\$7,340.93

\$1,115.00

Enter Amount Enclosed Below

Payment Due Date  
January 10, 2007\$ 

11 SDSN6A01 0000775

MEINERT, REBECCA A  
1450 TREASURE LK  
DU BOIS PA 15801-9039Consolidate 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.

000006011002500167036073409300000000111500

## Discover Platinum Card Account Summary

Closing Date: December 11, 2006

page 1 of 1

Account Number 6011 0025 0016 7036  
Payment Due Date January 10, 2007  
Minimum Payment Due \$1,115.00  
Credit Limit \$8,000.00  
Credit Available \$0.00  
Cash Credit Limit \$4,100.00  
Cash Credit Available \$0.00

Previous Balance	\$7,340.93
Payments And Credits	- 0.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 0.00
New Balance	= \$7,340.93

## Cashback Bonus®

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

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

Cashback Bonus® Anniversary  
Date: September 11

## How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:  
Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130TDD (Telecommunications Device for the Deaf):  
For assistance, see reverse side.

## Finance Charge Summary

	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	0.07942%	28.99% F	28.99%	\$0	none
Cash Advances	\$0	0.07942%	28.99% F	28.99%	\$0	\$0
previous billing period: 31 days						
Purchases	\$0	0.07942%	28.99% F	28.99%	\$0	none

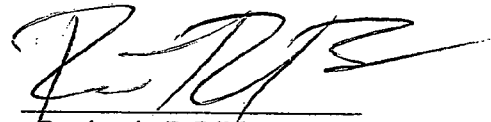
The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

# CERTIFICATE OF SERVICE

A true and correct copy of Plaintiff's First Request for Admissions and Production of Documents has been served by U.S. Mail, on the 7<sup>th</sup> day of February, 2007, upon the following:

Rebecca A. Meinert  
1450 Treasure Lake  
DuBois, PA 15801

By:

  
Benjamin R Bibler, Esquire

## 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 Motion, and that the facts set forth in the foregoing Motion are true and correct to the best of his knowledge, information and belief.

  
\_\_\_\_\_  
Attorney for Plaintiff

**CERTIFICATE OF SERVICE**

A true and correct copy of the within Plaintiff's Motion for Summary Judgment has been served by U.S. Mail, Postage Pre-Paid, on 30 day of April, 2007 upon the following:

Rebecca A Meinert  
1450 Treasure Lk  
Du Bois, Pa 15801

By: 

Benjamin R. Bibler, Esquire  
Pa. I.D.# 93598  
Weltman, Weinberg & Reis, Co.  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

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

DISCOVER BANK

Plaintiff

No. 06-2058-CD

vs.

AFFIDAVIT OF SERVICE OF  
ORDER OF COURT

REBECCA A MEINERT

Defendant

FILED ON BEHALF OF  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

Benjamin R. Bibler, Esquire  
PA. I.D.#93598  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

WWR#05570334

FILED  
MAY 17 2007

William A. Shaw  
Prothonotary/Clerk of Courts

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

DISCOVER BANK

Plaintiff  
vs.

No. 06-2058-CD

REBECCA A MEINERT


Defendant

**AFFIDAVIT OF SERVICE OF ORDER OF COURT**

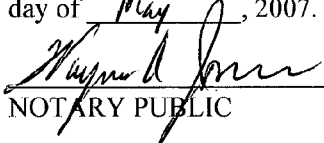
BEFORE ME, the undersigned authority, personally appeared Benjamin R. Bibler, Esquire, who according to law deposes and says that a copy of the Order of Court has been served on the Defendant, Rebecca A. Meinert.

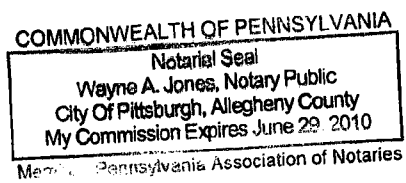
1. On or about May 08, 2007, Plaintiff received a signed Order of Court for a scheduled hearing on the Motion For Summary Judgment for June 05, 2007. Said Order of Court is attached as Exhibit "1".
2. On or about May 09, 2007, Plaintiff mailed the Order of Court to 1450 Treasure Lake, DuBois, PA. 15801.

WELTMAN, WEINBERG & REIS, CO., L.P.A.

  
\_\_\_\_\_  
Benjamin R. Bibler, Esquire  
PA I.D. #93598  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955  
WWR#05570334

Sworn to and subscribed  
before me this 11  
day of May, 2007.

  
\_\_\_\_\_  
NOTARY PUBLIC



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

DISCOVER BANK

Plaintiff

No. 06-2058-CD

vs.

REBECCA A MEINERT  
Defendant

ORDER OF COURT

AND NOW, to wit, this 3 day of May, 2007, upon consideration of the record,  
it is HEREBY, ORDERED, ADJUDGED AND DECREED that the Motion For Summary Judgment on  
the above captioned matter is scheduled for June 5, 2007 at  
9:30 (a.m.) p.m. @ the Clearfield County Courthouse, Courtroom 1.

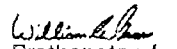
BY THE COURT:



I hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

MAY 03 2007

Attest.

  
Prothonotary/  
Clerk of Courts

EXHIBIT

"1"



CA

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

DISCOVER BANK,

Plaintiff,

Case No.: 06-2058-CD

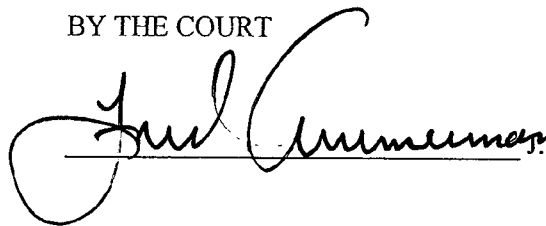
vs.

REBECCA A MEINERT,  
Defendant.

ORDER OF COURT

AND NOW, to-wit, this 5<sup>th</sup> day of June, 2007, upon Plaintiff's Motion for Summary Judgment, IT IS HEREBY ORDERED, ADJUDGED AND DECREED that said Motion is GRANTED and Judgment is entered in favor of Plaintiff for \$7,340.93 with interest at the rate of 6.000% per annum from date of judgment plus attorneys' fees of \$1,000.00, plus costs.

BY THE COURT



FILED

JUN 05 2007

William A. Shaw  
Prothonotary/Clerk of Courts

FILED

JUN 05 2007

William A. Shaw  
Prothonotary/Clerk of Courts

DATE: 6/5/07

☒ You are responsible for serving all appropriate parties.  
☐ The Prothonotary's office has provided service to the following parties:  
\_\_\_\_ Plaintiff(s) \_\_\_\_ Plaintiff(s) Attorney \_\_\_\_ Other  
\_\_\_\_ Defendant(s) \_\_\_\_ Defendant(s) Attorney  
\_\_\_\_ Special Instructions:

FILED

JUL 09 2007

W/11:50/4  
William A. Shaw  
Prothonotary/Clerk of Courts  
NO 4/2

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

DISCOVER BANK

Plaintiff

No. 06-2058-CD

vs.

AFFIDAVIT OF SERVICE OF  
ORDER OF COURT

REBECCA A MEINERT

Defendant

FILED ON BEHALF OF  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

Benjamin R. Bibler, Esquire  
PA. I.D.#93598  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

WWR#05570334

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

DISCOVER BANK

Plaintiff  
vs.

No. 06-2058-CD

REBECCA A MEINERT

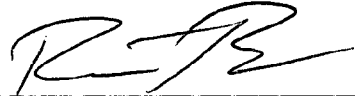
Defendant

**AFFIDAVIT OF SERVICE OF ORDER OF COURT**

BEFORE ME, the undersigned authority, personally appeared Benjamin R. Bibler, Esquire, who according to law deposes and says that a copy of the Order of Court has been served on the Defendant, Rebecca A. Meinert.

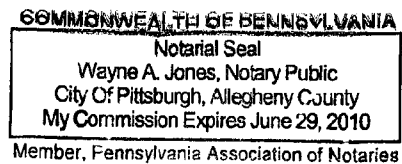
1. On or about June 12, 2007, Plaintiff received a signed Order of Court granting judgment on the Motion For Summary Judgment on June 05, 2007. Said Order of Court is attached as Exhibit "1".
2. On or about June 28, 2007, Plaintiff mailed the Order of Court to 1450 Treasure Lake, Du Bois, PA. 15801.

WELTMAN, WEINBERG & REIS, CO., L.P.A.



Benjamin R. Bibler, Esquire  
PA I.D. #93598  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955  
WWR#05570334

Sworn to and subscribed  
before me this 2  
day of July, 2007.

  
NOTARY PUBLIC

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

DISCOVER BANK,

Plaintiff,

Case No.: 06-2058-CD

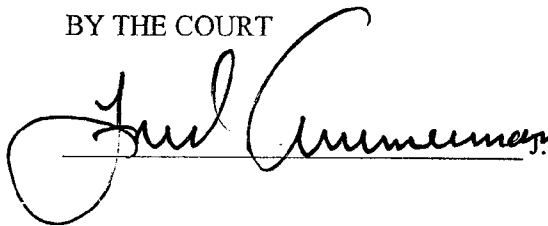
vs.

REBECCA A MEINERT,  
Defendant.

ORDER OF COURT

AND NOW, to-wit, this 5<sup>th</sup> day of June, 2007, upon Plaintiff's Motion for Summary Judgment, IT IS HEREBY ORDERED, ADJUDGED AND DECREED that said Motion is GRANTED and Judgment is entered in favor of Plaintiff for \$7,340.93 with interest at the rate of 6.000% per annum from date of judgment plus attorneys' fees of \$1,000.00, plus costs.

BY THE COURT



I hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

JUN 05 2007

**EXHIBIT**

"1"

Attest.



William L. Brown  
Prothonotary/  
Clerk of Courts

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

DISCOVER BANK

Plaintiff

Case No.: 06-2058-CD

vs.

REBECCA A MEINERT

Defendant.

NOTICE OF JUDGMENT OR ORDER

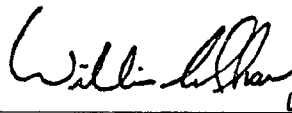
TO:    ☐ Plaintiff  
         ☒ Defendants  
         ☐ Garnishee

You are hereby notified that the following Order or Judgment was entered against you on July 23 2007.

- (xx)    Assumpsit Judgment in the amount  
         of \$8,340.93, plus interest at 6.000% per annum, plus costs.
- (    )    Trespass Judgment in the amount  
         of \$\_\_\_\_\_ plus costs.
- (    )    If not satisfied within sixty (60) days, your motor vehicle operator's license and/or registration will be suspended by the Department of Transportation, Bureau of Traffic Safety, Harrisburg, PA.
- (xx)    Entry of Judgment of  
         ☒ Court Order  
         ☐ Non-Pros  
         ☐ Confession  
         ☐ Default  
         ☐ Verdict  
         ☐ Arbitration Award  
         ☐ By Consent

Prothonotary

REBECCA A MEINERT  
1450 TREASURE LK  
DU BOIS, PA 15801

By: William L. Lush   
PROTHONOTARY (OR DEPUTY)

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE.

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

DISCOVER BANK

Plaintiff

Case No.: 06-2058-CD

TYPE OF PLEADING

vs.

**PRAECIPE FOR JUDGMENT  
PER ORDER OF COURT**

REBECCA A MEINERT

Defendant.

FILED ON BEHALF OF:  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

Patrick Thomas Woodman, Esquire  
PA I.D.#34507  
Weltman, Weinberg & Reis Co., L.P.A.  
2718 Koppers Bldg.  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955  
WWR # 05570334  
\$8,340.93

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE  
USED FOR THAT PURPOSE.

**FILED** *Pl \$2000 ATT*  
*m/1:50pm*  
**JUL 23 2007** *1cc & notice to*  
*deft*  
*Statement to*  
*Att.*  
William A. Shaw  
Prothonotary/Clerk of Courts

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

DISCOVER BANK

Plaintiff

Case No.: 06-2058-CD

vs.

**REBECCA A MEINERT**

Defendant.

**PRAECIPE FOR JUDGMENT**

TO THE PROTHONOTARY:

Pursuant to Pa.R.C.P. 237, I certify that a copy of this Praecipe has been mailed to each other party who has appeared in the action or to his/her Attorney of Record.

In light of the Court Order granting Summary Judgment in favor of Plaintiff on June 05, 2007, kindly enter Judgment against the Defendant, **REBECCA A MEINERT**, in the amount of \$8,340.93 computed as follows:

Amount Awarded per Order:	\$7,340.93
Interest from the date of judgment at the legal rate of 6.000% per annum:	\$0.00
Attorneys' Fees:	\$1,000.00
<b>TOTAL:</b>	<b>\$8,340.93</b>

Attached is a copy of the Court Order in favor of Plaintiff for Judgment.

WELTMAN, WEINBERG & REIS, CO., L.P.A.

By: Patrick Thomas Woodman  
Patrick Thomas Woodman, Esquire  
PA I.D.#34507  
Weltman, Weinberg & Reis Co., L.P.A.  
2718 Koppers Bldg.  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

Plaintiff's address is:

c/o Weltman, Weinberg & Reis, Co., L.P.A., 2718 Koppers Building, 436 7<sup>th</sup> Avenue, Pittsburgh, PA 15219  
And Defendant's address is: 1450 TREASURE LK., DU BOIS, PA 15801 .



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

DISCOVER BANK,

Plaintiff,

Case No.: 06-2058-CD

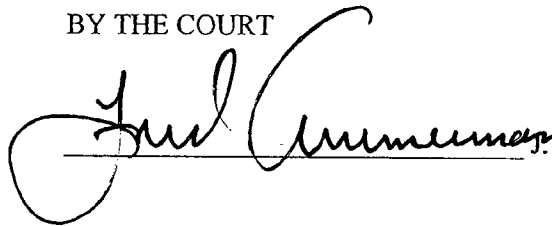
vs.

REBECCA A MEINERT,  
Defendant.

ORDER OF COURT

AND NOW, to-wit, this 5<sup>th</sup> day of June, 2007, upon Plaintiff's Motion for Summary Judgment, IT IS HEREBY ORDERED, ADJUDGED AND DECREED that said Motion is GRANTED and Judgment is entered in favor of Plaintiff for \$7,340.93 with interest at the rate of 6.000% per annum from date of judgment plus attorneys' fees of \$1,000.00, plus costs.

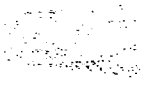
BY THE COURT



I hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

JUN 05 2007

Attest.

  
*William A. [Signature]*  
Prothonotary/  
Clerk of Courts

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that the parties against whom Judgment is to be entered according to the Praecipe attached are not members of the Armed Forces of the United States or any other military or non-military service covered by the Soldiers and Sailors Civil Relief Act of 1940. The undersigned further states that the information is true and correct to the best of the undersigned's knowledge and belief and upon information received from others.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: Patrick Thomas Woodman  
Patrick Thomas Woodman, Esquire  
PA I.D.#34507  
Weltman, Weinberg & Reis Co., L.P.A.  
2718 Koppers Bldg.  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955  
WWR#05570334

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

COPY

Discover Bank  
Plaintiff(s)

No.: 2006-02058-CD

Real Debt: \$8,340.93

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Rebecca A. Meinert  
Defendant(s)


Entry: \$20.00

Instrument: Judgment per Order of Court

Date of Entry: July 23, 2007

Expires: July 23, 2012

Certified from the record this July 23, 2007

  
\_\_\_\_\_  
William A. Shaw, Prothonotary

\*\*\*\*\*

SIGN BELOW FOR SATISFACTION

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

\_\_\_\_\_  
Plaintiff/Attorney

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

DISCOVER BANK

Plaintiff

vs.

REBECCA MEINERT

Defendant

S&T BANK and  
PNC BANK,

Garnishee,

No. 06-2058-CD

**PRAECIPE FOR WRIT OF EXECUTION  
(BANK ATTACHMENT ONLY)**

FILED ON BEHALF OF  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

Matthew D. Urban, Esquire  
PA I.D. #90963  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
1400 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

WWR#05570334

5  
FILED  
m/11:30/87  
OCT 04 2010  
Atty pd. \$20.00  
2cc @ Lewerts  
to Sheriff  
William A. Shaw  
Prothonotary/Clerk of Courts

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No. 06-2058-CD

REBECCA MEINERT

Defendant

S&T BANK and  
PNC BANK,

Garnishee

**PRAECIPE FOR WRIT OF EXECUTION**

TO THE PROTHONOTARY:

Kindly issue a Writ of Execution in the above matter...

1. directed to the Sheriff of CLEARFIELD County:
2. against REBECCA MEINERT, Defendant
3. against S&T BANK and PNC BANK, Garnishee

4. Judgment Amount	\$	8,340.93
--------------------	----	----------

Interest	\$	1,589.12
----------	----	----------

Costs	\$	
-------	----	--

<b>SUBTOTAL:</b>	\$	<b>9,930.05</b>
------------------	----	-----------------

Costs (to be added by Prothonotary):	<del>Prothonotary costs</del>	\$	<u>125.00</u>
--------------------------------------	-------------------------------	----	---------------

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: 

Matthew D. Urban, Esquire

PA I.D. #90963

WELTMAN, WEINBERG & REIS CO., L.P.A.

1400 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

COMMONWEALTH OF PENNSYLVANIA  
COUNTY OF CLEARFIELD

DISCOVER BANK  
Plaintiff

No. 06-2058-CD

vs.

REBECCA A MEINERT

**Defendant**

S&T BANK and  
PNC BANK  
Garnishee

**WRIT OF EXECUTION**  
**NOTICE**

This paper is a "Writ of Execution". It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

The law provides that certain property cannot be taken and sold by the Sheriff to satisfy your debts. SUCH PROPERTY IS SAID TO BE EXEMPT. No matter what you may owe, there is a DEBTOR'S EXEMPTION established by law. This means that no matter what happens, the Sheriff must give you from the sale at least \$300.00 in cash or property. There are also other exemptions which may be applicable to you. Listed below is a summary of some of the major exemptions. You may have other exemptions or other rights. If you have an exemption, you should do the following promptly:

- (1) Complete the claim form on the opposite side and demand a prompt hearing.
- (2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to court when and where you are told to appear ready to explain your exemption. IF YOU DO NOT COME TO COURT AND PROVE YOUR EXEMPTION, YOU MAY LOSE SOME OF YOUR PROPERTY.

**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.**

LAWYER REFERRAL SERVICE  
PENNSYLVANIA BAR ASSOCIATION  
P.O. BOX 186  
HARRISBURG, PA 17108  
TELEPHONE NO.: 1-800-692-7375

**MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW**

1. \$300.00 exemptions set by law.
2. All wearing apparel used by yourself and all family members.
3. Bibles, school books, sewing machines, uniforms & equipment.
4. Tools of your trade such as carpenter's tools.
5. Most wages & unemployment benefits.
6. Social Security benefits, certain retirement funds and accounts.
7. Certain veteran & armed forces benefits.
8. Certain insurance proceeds.

9. Such other exemptions as may be provided by law.

**CLAIM FOR EXEMPTION**

TO THE SHERIFF:

I, the above-named defendant, claim exemption of property from levy or attachment:

- (1) FROM MY PERSONAL PROPERTY IN MY POSSESSION WHICH HAS BEEN LEVIED UPON,

- (a) I desire that my statutory \$300.00 exemption be:

☐ (1) set aside in kind (specify property, to be set aside in kind:

\_\_\_\_\_

☐ (2) paid in cash following the sale of the property levied upon; or

- (b) I claim the following exemption: (specify property and basis of exemption):

\_\_\_\_\_

\_\_\_\_\_

- (2) FROM MY PROPERTY WHICH IS IN THE POSSESSION OF A THIRD PARTY, I CLAIM THE FOLLOWING EXEMPTIONS:

- (a) my \$300.00 statutory exemption: ☐ in cash ☐ in kind  
(specify property): \_\_\_\_\_

- (b) Social Security benefits on deposit in the amount of \$ \_\_\_\_\_

- (c) Other (specify amount & basis for exemption): \_\_\_\_\_

\_\_\_\_\_

I request a prompt court hearing to determine the exemption.

Notice of hearing should be given me at the following:

ADDRESS: \_\_\_\_\_ TELEPHONE NUMBER: \_\_\_\_\_

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 PA. C.S. § 4904 relating to unsworn falsification to authorities:

Date: \_\_\_\_\_ Defendant: \_\_\_\_\_

**THIS CLAIM TO BE FILED WITH:**

Office of the Sheriff of Clearfield County  
1 N. Second Street, Suite 116, Clearfield County Courthouse  
Clearfield, Pennsylvania 16830  
Telephone Number: (814) 765-2641 ext. 5986

Note: Under paragraphs (1) and (2) of the Writ, a description of specific property to be levied upon or attached may be set forth in the Writ or included in a separate direction to the Sheriff.

Under paragraph (2) of the writ, if attachment of a named garnishee is desired, his name should be set forth in the space provided.

Under paragraph (3) of the writ, the Sheriff may, as under prior practice, add as a garnishee any person not named in this writ who may be found in possession of property of the defendant. See Rule 3111(a). For

limitations on the power to attach tangible personal property, see Rule 3108(a) (b). Each court shall, by local rule, designate the officer, organization or person to be named in the notice.



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

DISCOVER BANK

Plaintiff

vs.

Civil Action No. 06-2058-CD

REBECCA MEINERT

Defendant

S&T BANK and

PNC BANK

Garnishee

**WRIT OF EXECUTION**

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against: REBECCA MEINERT Defendant(s);

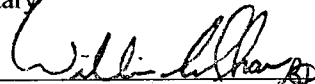
- (1) You are also directed to attach the property of the defendant not levied upon in the possession of S&T BANK and PNC BANK, as garnishee, 35 W SCRIBNER AVE DUBOIS, PA 15801 and 200 NORTH BRADY STREET DUBOIS, PA 15801 and to notify the garnishee that:
- An attachment has been issued;
  - Except as provided in paragraph (c), the garnishee is enjoined from paying any debt to or for the account of the defendant and from delivering any property of the defendant or otherwise disposing thereof;
  - The attachment shall not include any funds in an account of the defendant with a bank or other financial institution
    - In which funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law, or (i) the first \$10,000.00 of each of the account of the defendant (s) with a bank or other financial institution containing any funds which are deposited electronically on a recurring basis and are indentified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law
    - Each account of the defendant(s) with a bank or other financial institution in which funds on deposit exceed \$10,000.00 at any time if all funds are deposited electronically on a recurring basis and are indentified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law
    - Any funds in an account of the defendant (s) with a bank or other financial institution in which funds on deposit exceed \$10,000.00 at any time if all funds are deposited electronically on a recurring basis and are indentified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law
- (2) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify [him] such other person that he or she has been added as a garnishee and is enjoined as above stated
- Amount due .....\$ 9,930.05

Costs to be added..... \$

125.00

Prothonotary costs

Prothonotary



Deputy

DATED: 10/4/10

WWR#05570334

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

DISCOVER BANK

Plaintiff

vs.

REBECCA MEINERT

Defendant

and

S&T BANK and  
PNC BANK

Garnishee

No. 06-2058-CD

**INTERROGATORIES IN ATTACHMENT  
S&T BANK and PNC BANK**

FILED ON BEHALF OF:  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

Matthew D. Urban, Esquire  
PA I.D. #90963  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
1400 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955  
WWR#05570334

5 **FILED** no  
OCT 04 2010 CC  
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.: 06-2058-CD

REBECCA MEINERT

Defendant

and

S&T BANK and

PNC BANK

Garnishee

TO: S&T BANK  
35 W SCRIBNER AVE  
DUBOIS, PA 15801

Suggested Reference No.: XXX-XX-8021

PNC BANK  
200 NORTH BRADY STREET  
DUBOIS, PA 15801

RE: REBECCA A MEINERT  
51 ZANE AVE  
NEW KENSINGTON, PA 15068

**IMPORTANT NOTICES TO GARNISHEE!**

A. You are required to file answers to the following interrogatories within twenty (20) days after service upon you. Failure to do so may result in Judgment against you.

B. Herein, the word "defendant" means any one or more of the defendants against whom the writ of Execution is issued.

C. While service of Writ upon the Garnishee attaches all property of the Defendant subject to attachment which is then in the hands of the garnishee, it also attaches all property of the defendant which comes into the Garnishee's possession thereafter, until Judgment is entered against the Garnishee. For example, the resultant liability of a Garnishee-Bank would not be measured by the balance in the debtor's account, either at the time of service of the Writ or at the time of Judgment against the Garnishee, but rather by the amounts deposited and withdrawn during the intervening period.

### INTERROGATORIES IN ATTACHMENT

1. At the time you were served or at any subsequent time did you owe the defendant any money or were you liable to him on any negotiable or other written instrument, or did he claim that you owed him any money or were liable to him for any reason (including funds on deposit for checking or savings accounts and certificates of deposit)?

1a. If the answer to Interrogatory 1 is in the affirmative, state the following: the amount of money you owe or owed to defendant, and, if such money is in the form of a fund, the present location thereof; the terms, face amount and amount you owe or owed to defendant on each of such negotiable or other written instruments and the present location of each of such instruments; the amount or amounts that defendant claims or claimed that you owe or owed to him; and the nature and amount of each of such liabilities.

2. At the time you were served or at any subsequent time was there in your possession, custody or control of yourself and one or more other persons any property of any nature owned solely or in part by the defendant.

3. At the time you were served or at any subsequent time did you hold legal title to any property of any nature owned solely or part by the defendant or in which defendant held or claimed any interest?

4. At the time you were served or at any subsequent time did you hold as fiduciary any property in which the defendant had an interest?

5. At any time before or after you were served, did the defendant transfer or deliver any property to you or to any person or place pursuant to your directions or consent and if so what was the consideration thereof?

6. At any time after you were served did you pay, transfer, or deliver any money or property to the defendant or to any person or place pursuant to his direction or otherwise discharge any claim of the defendant against you?

7. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law? If so, Identify each account and state the reason for the exemption, the amount being withheld under each exemption and the amount of funds in each account, and the entity electronically depositing those funds on a recurring basis.

8. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general monetary exemption under 42 Pa.C.S. § 8123? If so, identify each account.

9. If the answer to Interrogatory 1 is in the affirmative, state the date the sheriff served these interrogatories on this institution.

10. If the answer to Interrogatory 1 is in the affirmative, state the date the written instrument, checking or savings account, certificate of deposit, or other funds were frozen, restricted, or otherwise put on hold by this institution.

11. If the response to Interrogatory 7 is in the affirmative, are other funds comingled in the account which are not deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law?

12. If the response to Interrogatory 11 is in the affirmative, state the amount of non-exempt funds on deposit in the account.

WELTMAN, WEINBERG & REIS CO., L.P.A.



By: \_\_\_\_\_

Matthew D. Urban, Esquire

PA I.D. #90963

WELTMAN, WEINBERG & REIS CO., L.P.A.

1400 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

WWR#05570334

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 \_\_\_\_\_  
(Name)

\_\_\_\_\_ of \_\_\_\_\_, garnishee herein,  
(Title) (Company)

that he/she is duly authorized to make this verification, and that the facts set forth in the foregoing

Answers to Interrogatories are true and correct to the best of his/her knowledge, information and belief.

\_\_\_\_\_  
(SIGNATURE)



To Deputy 10/6/10

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 06-2058-CD

DISCOVER BANK

vs

REBECCA MEINERT

TO: S&T BANK and PNC BANK, GARNISHEES

SERVICE # 2 OF 3

WRIT OF EXECUTION, INTERROGATORIES TO GARNISHEE

SERVE BY: 01/01/2011

**RUSH**

HEARING:

PAGE: 107703

DEFENDANT:

PNC BANK, Garnishee

ADDRESS:

200 NORTH BRADY ST.

DUBOIS, PA 15801

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: GARNISHEE

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS:

VACANT

OCCUPIED

ATTEMPTS

**FILED**

OCT 11 2010

William A. Shaw  
Prothonotary/Clerk of Courts

**SHERIFF'S RETURN**

NOW, 10-8-10 AT 2:55 AM/PM **SERVED** THE WITHIN

WRIT OF EXECUTION, INTERROGATORIES TO GARNISHEE ON PNC BANK, Garnishee, DEFENDANT

BY HANDING TO Pam Ferral / MANAGER

A TRUE AND ATTESTED COPY OF THE ORIGINAL DOCUMENT AND MADE KNOW TO HIM / HER THE CONTENTS THEREOF.

ADDRESS SERVED 200 North BRADY ST. DUBOIS PA. 15801

NOW \_\_\_\_\_ AT \_\_\_\_\_ AM / PM **POSTED** THE WITHIN

WRIT OF EXECUTION, INTERROGATORIES TO GARNISHEE FOR PNC BANK, Garnishee

AT (ADDRESS) \_\_\_\_\_

NOW \_\_\_\_\_ AT \_\_\_\_\_ AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO PNC BANK, Garnishee

REASON UNABLE TO LOCATE \_\_\_\_\_

SWORN TO BEFORE ME THIS

\_\_\_\_\_ DAY OF \_\_\_\_\_ 2010

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

Jerome M. Nevins  
Deputy Signature

Jerome M. Nevins  
Print Deputy Name



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

Dkt Pg. 107703

3 of 3

DISCOVER BANK

NO. 06-2058-CD

-vs-

REBECCA MEINERT

WRIT OF EXECUTION/  
INTERROGATORIES TO  
GARNISHEE

TO: S&T BANK and PNC BANK, Garnishees

**SHERIFF'S RETURN**

NOW OCTOBER 12, 2010 MAILED THE WITHIN:  
PRAECIPE, WRIT NOTICE, WRIT, CLAIM FOR EXEMPTION  
TO REBECCA A. MEINERT  
AT: 51 ZANE AVE., NEW KENSINGTON, PA. 15068  
IN THE S.A.S.E.

**FILED**  
0/10:46:01  
OCT 13 2010  
William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 107703

NO: 06-2058-CD

SERVICES 3

WRIT OF EXECUTION, INTERROGATORIES TO GARNISHEE

PLAINTIFF: DISCOVER BANK

vs.

DEFENDANT: REBECCA MEINERT

TO: S&T BANK and PNC BANK, GARNISHEES

SHERIFF RETURN

RETURN COSTS


Description	Paid By	CHECK #	AMOUNT
SURCHARGE	WELTMAN	4797508	30.00
SHERIFF HAWKINS	WELTMAN	4797508	73.44

Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2010

\_\_\_\_\_

So Answers,

  
by Marilyn Hamn

Chester A. Hawkins  
Sheriff

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

DISCOVER BANK  
Plaintiff

vs.

REBECCA MEINERT  
Defendant

Civil Action No. 06-2058-CD

S&T BANK and  
PNC BANK  
Garnishee

**WRIT OF EXECUTION**

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against: REBECCA MEINERT Defendant(s);

(1) You are also directed to attach the property of the defendant not levied upon in the possession of S&T BANK and PNC BANK, as garnishee, 35 W SCRIBNER AVE DUBOIS, PA 15801 and 200 NORTH BRADY STREET DUBOIS, PA 15801 and to notify the garnishee that:

- a. An attachment has been issued;
- b. Except as provided in paragraph (c), the garnishee is enjoined from paying any debt to or for the account of the defendant and from delivering any property of the defendant or otherwise disposing thereof;
- c. The attachment shall not include any funds in an account of the defendant with a bank or other financial institution
  - i. In which funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law, or (i) the first \$10,000.00 of each of the account of the defendant (s) with a bank or other financial institution containing any funds which are deposited electronically on a recurring basis and are indentified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law
  - ii. Each account of the defendant(s) with a bank or other financial institution in which funds on deposit exceed \$10,000.00 at any time if all funds are deposited electronically on a recurring basis and are indentified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law
  - iii. Any funds in an account of the defendant (s) with a bank or other financial institution in which funds on deposit exceed \$10,000.00 at any time if all funds are deposited electronically on a recurring basis and are indentified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law

(2) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify [him] such other person that he or she has been added as a garnishee and is enjoined as above stated

Amount due ..... \$ 9,930.05

Costs to be added..... \$

Received this writ this 4 day 125.00 Prothonotary costs  
cc Oct A.D. 2010  
At 3:40 A.M. (P.M.) Willie [Signature]  
Deputy

DATED: 10/4/10  
WWR#05570334

Sheriff

Chute A. Hawkins  
Deputy

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

DISCOVER BANK  
Plaintiff

vs.

Civil Action No. 06-2058-CD

REBECCA MEINERT  
Defendant

S&T BANK and  
PNC BANK  
Garnishee

**WRIT OF EXECUTION**

TO THE SHERIFF OF CLEARFIELD COUNTY:

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- An attachment has been issued;
  - Except as provided in paragraph (c), the garnishee is enjoined from paying any debt to or for the account of the defendant and from delivering any property of the defendant or otherwise disposing thereof;
  - The attachment shall not include any funds in an account of the defendant with a bank or other financial institution
    - In which funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law, or (i) the first \$10,000.00 of each of the account of the defendant (s) with a bank or other financial institution containing any funds which are deposited electronically on a recurring basis and are indentified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law
    - Each account of the defendant(s) with a bank or other financial institution in which funds on deposit exceed \$10,000.00 at any time if all funds are deposited electronically on a recurring basis and are indentified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law
    - Any funds in an account of the defendant (s) with a bank or other financial institution in which funds on deposit exceed \$10,000.00 at any time if all funds are deposited electronically on a recurring basis and are indentified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law
- (2) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify [him] such other person that he or she has been added as a garnishee and is enjoined as above stated
- Amount due ..... \$ 9,930.05

Costs to be added..... \$

Received this writ this 4 day 125.00 Prothonotary costs  
of Oct A.D. 2010 Prothonotary  
At 3:00 A.M./P.M. Willie L. Hanger  
Deputy

DATED: 10/14/10  
WWR#05570334

Sheriff

Christopher B. Haverstick  
by Marilyn Haverstick

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No. 06-2058-CD

REBECCA MEINERT

Defendant

S&T BANK and

PNC BANK

Garnishee

WRIT OF EXECUTION

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against: REBECCA MEINERT Defendant(s);

- (1) You are also directed to attach the property of the defendant not levied upon in the possession of S&T BANK and PNC BANK, as garnishee, 35 W SCRIBNER AVE DUBOIS, PA 15801 and 200 NORTH BRADY STREET DUBOIS, PA 15801 and to notify the garnishee that:

- a. An attachment has been issued;
- b. Except as provided in paragraph (c), the garnishee is enjoined from paying any debt to or for the account of the defendant and from delivering any property of the defendant or otherwise disposing thereof;
- c. The attachment shall not include any funds in an account of the defendant with a bank or other financial institution
  - i. In which funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law, or (i) the first \$10,000.00 of each of the account of the defendant (s) with a bank or other financial institution containing any funds which are deposited electronically on a recurring basis and are indentified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law
  - ii. Each account of the defendant(s) with a bank or other financial institution in which funds on deposit exceed \$10,000.00 at any time if all funds are deposited electronically on a recurring basis and are indentified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law
  - iii. Any funds in an account of the defendant (s) with a bank or other financial institution in which funds on deposit exceed \$10,000.00 at any time if all funds are deposited electronically on a recurring basis and are indentified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law

- (2) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify [him] such other person that he or she has been added as a garnishee and is enjoined as above stated

Amount due ..... \$ 9,930.05

Costs to be added..... \$

Received this writ this 4 <sup>day</sup> 125.00 Prothonotary costs  
of RT A.D. 2010 Prothonotary  
At 3:00 A.M./P.M. Willie L. Hanger  
Deputy

DATED: 10/4/10  
WWR#05570334

Sheriff

Chuter A. Y. Hanger  
My Mandy Hanger

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

DISCOVER BANK

Plaintiff

No. 06-2058-CD

vs.

**INTERROGATORIES IN ATTACHMENT  
S&T BANK and PNC BANK**

REBECCA MEINERT

Defendant

and

S&T BANK and  
PNC BANK

Garnishee

FILED ON BEHALF OF:  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

Matthew D. Urban, Esquire  
PA I.D. #90963  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
1400 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955  
WWR#05570334

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No.: 06-2058-CD

REBECCA MEINERT  
Defendant

and

S&T BANK and  
PNC BANK  
Garnishee

TO: S&T BANK  
35 W SCRIBNER AVE  
DUBOIS, PA 15801

Suggested Reference No.: XXX-XX-8021

PNC BANK  
200 NORTH BRADY STREET  
DUBOIS, PA 15801

RE: REBECCA A MEINERT  
51 ZANE AVE  
NEW KENSINGTON, PA 15068

**IMPORTANT NOTICES TO GARNISHEE!**

A. You are required to file answers to the following interrogatories within twenty (20) days after service upon you. Failure to do so may result in Judgment against you.

B. Herein, the word "defendant" means any one or more of the defendants against whom the writ of Execution is issued.

C. While service of Writ upon the Garnishee attaches all property of the Defendant subject to attachment which is then in the hands of the garnishee, it also attaches all property of the defendant which comes into the Garnishee's possession thereafter, until Judgment is entered against the Garnishee. For example, the resultant liability of a Garnishee-Bank would not be measured by the balance in the debtor's account, either at the time of service of the Writ or at the time of Judgment against the Garnishee, but rather by the amounts deposited and withdrawn during the intervening period.

### INTERROGATORIES IN ATTACHMENT

1. At the time you were served or at any subsequent time did you owe the defendant any money or were you liable to him on any negotiable or other written instrument, or did he claim that you owed him any money or were liable to him for any reason (including funds on deposit for checking or savings accounts and certificates of deposit)?

1a. If the answer to Interrogatory 1 is in the affirmative, state the following: the amount of money you owe or owed to defendant, and, if such money is in the form of a fund, the present location thereof; the terms, face amount and amount you owe or owed to defendant on each of such negotiable or other written instruments and the present location of each of such instruments; the amount or amounts that defendant claims or claimed that you owe or owed to him; and the nature and amount of each of such liabilities.

2. At the time you were served or at any subsequent time was there in your possession, custody or control of yourself and one or more other persons any property of any nature owned solely or in part by the defendant.

3. At the time you were served or at any subsequent time did you hold legal title to any property of any nature owned solely or part by the defendant or in which defendant held or claimed any interest?

4. At the time you were served or at any subsequent time did you hold as fiduciary any property in which the defendant had an interest?

5. At any time before or after you were served, did the defendant transfer or deliver any property to you or to any person or place pursuant to your directions or consent and if so what was the consideration thereof?

6. At any time after you were served did you pay, transfer, or deliver any money or property to the defendant or to any person or place pursuant to his direction or otherwise discharge any claim of the defendant against you?

7. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law? If so, Identify each account and state the reason for the exemption, the amount being withheld under each exemption and the amount of funds in each account, and the entity electronically depositing those funds on a recurring basis.



8. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general monetary exemption under 42 Pa.C.S. § 8123? If so, identify each account.

9. If the answer to Interrogatory 1 is in the affirmative, state the date the sheriff served these interrogatories on this institution.

10. If the answer to Interrogatory 1 is in the affirmative, state the date the written instrument, checking or savings account, certificate of deposit, or other funds were frozen, restricted, or otherwise put on hold by this institution.

11. If the response to Interrogatory 7 is in the affirmative, are other funds comingled in the account which are not deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law?

12. If the response to Interrogatory 11 is in the affirmative, state the amount of non-exempt funds on deposit in the account.

WELTMAN, WEINBERG & REIS CO., L.P.A.



By: \_\_\_\_\_

Matthew D. Urban, Esquire

PA I.D. #90963

WELTMAN, WEINBERG & REIS CO., L.P.A.

1400 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

WWR#05570334

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 \_\_\_\_\_  
(Name)

\_\_\_\_\_ of \_\_\_\_\_, garnishee herein,  
(Title) (Company)

that he/she is duly authorized to make this verification, and that the facts set forth in the foregoing

Answers to Interrogatories are true and correct to the best of his/her knowledge, information and belief.

\_\_\_\_\_  
(SIGNATURE)

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

DISCOVER BANK

Plaintiff

vs.

REBECCA MEINERT

Defendant

and

S&T BANK and  
PNC BANK

Garnishee

No. 06-2058-CD

**INTERROGATORIES IN ATTACHMENT  
S&T BANK and PNC BANK**

FILED ON BEHALF OF:  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

Matthew D. Urban, Esquire  
PA I.D. #90963  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
1400 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955  
WWR#05570334

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No.: 06-2058-CD

REBECCA MEINERT  
Defendant

and

S&T BANK and  
PNC BANK  
Garnishee

TO: S&T BANK  
35 W SCRIBNER AVE  
DUBOIS, PA 15801

Suggested Reference No.: XXX-XX-8021

PNC BANK  
200 NORTH BRADY STREET  
DUBOIS, PA 15801

RE: REBECCA A MEINERT  
51 ZANE AVE  
NEW KENSINGTON, PA 15068

**IMPORTANT NOTICES TO GARNISHEE!**

A. You are required to file answers to the following interrogatories within twenty (20) days after service upon you. Failure to do so may result in Judgment against you.

B. Herein, the word "defendant" means any one or more of the defendants against whom the writ of Execution is issued.

C. While service of Writ upon the Garnishee attaches all property of the Defendant subject to attachment which is then in the hands of the garnishee, it also attaches all property of the defendant which comes into the Garnishee's possession thereafter, until Judgment is entered against the Garnishee. For example, the resultant liability of a Garnishee-Bank would not be measured by the balance in the debtor's account, either at the time of service of the Writ or at the time of Judgment against the Garnishee, but rather by the amounts deposited and withdrawn during the intervening period.

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2. At the time you were served or at any subsequent time was there in your possession, custody or control of yourself and one or more other persons any property of any nature owned solely or in part by the defendant.

3. At the time you were served or at any subsequent time did you hold legal title to any property of any nature owned solely or part by the defendant or in which defendant held or claimed any interest?

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WELTMAN, WEINBERG & REIS CO., L.P.A.

By: 

Matthew D. Urban, Esquire

PA I.D. #90963

WELTMAN, WEINBERG & REIS CO., L.P.A.

1400 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

WWR#05570334

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 \_\_\_\_\_  
(Name)

\_\_\_\_\_ of \_\_\_\_\_, garnishee herein,  
(Title) (Company)

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Answers to Interrogatories are true and correct to the best of his/her knowledge, information and belief.

\_\_\_\_\_  
(SIGNATURE)

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

DISCOVER BANK

Plaintiff

vs.

REBECCA MEINERT

Defendant

and

S&T BANK and  
PNC BANK

Garnishee

No. 06-2058-CD

**INTERROGATORIES IN ATTACHMENT  
S&T BANK and PNC BANK**

FILED ON BEHALF OF:  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

Matthew D. Urban, Esquire  
PA I.D. #90963  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
1400 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955  
WWR#05570334



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

DISCOVER BANK

Plaintiff

vs.

Civil Action No.: 06-2058-CD

REBECCA MEINERT  
Defendant

and

S&T BANK and  
PNC BANK  
Garnishee

TO: S&T BANK  
35 W SCRIBNER AVE  
DUBOIS, PA 15801

Suggested Reference No.: XXX-XX-8021

PNC BANK  
200 NORTH BRADY STREET  
DUBOIS, PA 15801

RE: REBECCA A MEINERT  
51 ZANE AVE  
NEW KENSINGTON, PA 15068

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A. You are required to file answers to the following interrogatories within twenty (20) days after service upon you. Failure to do so may result in Judgment against you.

B. Herein, the word "defendant" means any one or more of the defendants against whom the writ of Execution is issued.

C. While service of Writ upon the Garnishee attaches all property of the Defendant subject to attachment which is then in the hands of the garnishee, it also attaches all property of the defendant which comes into the Garnishee's possession thereafter, until Judgment is entered against the Garnishee. For example, the resultant liability of a Garnishee-Bank would not be measured by the balance in the debtor's account, either at the time of service of the Writ or at the time of Judgment against the Garnishee, but rather by the amounts deposited and withdrawn during the intervening period.

### INTERROGATORIES IN ATTACHMENT

1. At the time you were served or at any subsequent time did you owe the defendant any money or were you liable to him on any negotiable or other written instrument, or did he claim that you owed him any money or were liable to him for any reason (including funds on deposit for checking or savings accounts and certificates of deposit)?

1a. If the answer to Interrogatory 1 is in the affirmative, state the following: the amount of money you owe or owed to defendant, and, if such money is in the form of a fund, the present location thereof; the terms, face amount and amount you owe or owed to defendant on each of such negotiable or other written instruments and the present location of each of such instruments; the amount or amounts that defendant claims or claimed that you owe or owed to him; and the nature and amount of each of such liabilities.

2. At the time you were served or at any subsequent time was there in your possession, custody or control of yourself and one or more other persons any property of any nature owned solely or in part by the defendant.

3. At the time you were served or at any subsequent time did you hold legal title to any property of any nature owned solely or part by the defendant or in which defendant held or claimed any interest?

4. At the time you were served or at any subsequent time did you hold as fiduciary any property in which the defendant had an interest?

5. At any time before or after you were served, did the defendant transfer or deliver any property to you or to any person or place pursuant to your directions or consent and if so what was the consideration thereof?

6. At any time after you were served did you pay, transfer, or deliver any money or property to the defendant or to any person or place pursuant to his direction or otherwise discharge any claim of the defendant against you?

7. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which funds are deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law? If so, Identify each account and state the reason for the exemption, the amount being withheld under each exemption and the amount of funds in each account, and the entity electronically depositing those funds on a recurring basis.

8. If you are a bank or other financial institution, at the time you were served or at any subsequent time did the defendant have funds on deposit in an account in which the funds on deposit, not including any otherwise exempt funds, did not exceed the amount of the general monetary exemption under 42 Pa.C.S. § 8123? If so, identify each account.

9. If the answer to Interrogatory 1 is in the affirmative, state the date the sheriff served these interrogatories on this institution.

10. If the answer to Interrogatory 1 is in the affirmative, state the date the written instrument, checking or savings account, certificate of deposit, or other funds were frozen, restricted, or otherwise put on hold by this institution.

11. If the response to Interrogatory 7 is in the affirmative, are other funds comingled in the account which are not deposited electronically on a recurring basis and which are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law?

12. If the response to Interrogatory 11 is in the affirmative, state the amount of non-exempt funds on deposit in the account.

WELTMAN, WEINBERG & REIS CO., L.P.A.



By: \_\_\_\_\_

Matthew D. Urban, Esquire

PA I.D. #90963

WELTMAN, WEINBERG & REIS CO., L.P.A.

1400 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

WWR#05570334

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 \_\_\_\_\_  
(Name)

\_\_\_\_\_ of \_\_\_\_\_, garnishee herein,  
(Title) (Company)

that he/she is duly authorized to make this verification, and that the facts set forth in the foregoing

Answers to Interrogatories are true and correct to the best of his/her knowledge, information and belief.

\_\_\_\_\_  
(SIGNATURE)

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

DISCOVER BANK,

Plaintiff

No. 06-2058-CD

vs.

REBECCA MEINERT,

Defendant

and

S & T BANK and

PNC BANK,

Garnishee

FILED  
OCT 26 2010  
William A. Shaw  
Prothonotary/Clerk of Courts  
NO CC

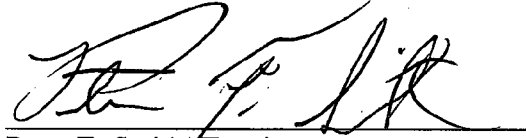
**ANSWERS TO INTERROGATORIES BY S & T BANK, GARNISHEE**

COMES NOW, S&T BANK, Garnishee in the above-captioned matter, by its attorney,  
Peter F. Smith, who answers the Interrogatories as follows:

1. Yes.
- 1a. Defendant maintains two deposit relationships with Garnishee S&T Bank, they are: The first account number is 3000259014. The balance at the date and the time the Writ was served on S&T after deduction of Defendant's \$300 statutory exemption and S&T's \$275 processing fee with a balance of \$1,476.02. The second account number is 4001384868 with a balance of \$393.42. Balances are as of the date and time the Writ was served on S&T. S&T will withhold the Defendant's statutory exemption and its \$275 processing and attorney fee for responding to this Garnishment, leaving an available balance of \$1,294.44.
2. No.
3. No.
4. No.
5. No.
6. No.
7. No.
8. No.

9. October 8, 2010.
10. October 8, 2010.
11. Not applicable.
12. Not applicable.

Date: 10-25-10

A handwritten signature in black ink, appearing to read "Peter F. Smith", written over a horizontal line.


Peter F. Smith, Esquire  
Attorney for S & T Bank  
30 South Second Street  
P. O. Box 130  
Clearfield, PA 16830  
(814) 765-5595

## VERIFICATION

I verify that the statements made in this Answer to Interrogatories are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. §4904 relating to unsworn falsification to authorities.

S & T BANK

Dated: 10-21-10

By:   
Wendy Pinchock,  
O.R.E.O. Specialist

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

DISCOVER BANK,	:	
Plaintiff	:	No. 06-2058-CD
	:	
vs.	:	
	:	
REBECCA MEINERT,	:	
Defendant	:	
	:	
and	:	
	:	
S & T BANK and	:	
PNC BANK,	:	
Garnishee	:	

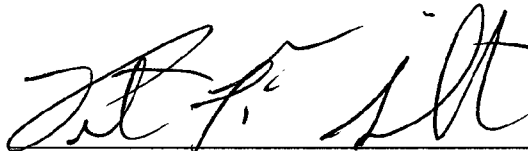
**CERTIFICATE OF SERVICE**

I, Peter F. Smith, attorney for S & T Bank in the above-captioned matter, hereby certify that I served the original Answers to Interrogatories filed in this matter on the Attorney for the Plaintiff by U.S. First Class Mail and a true and correct copy of the Answers to Interrogatories on the Defendant by U.S. Certified Mail as follows:

Matthew D. Urban, Esquire  
WELTMAN, WEINGBERG & REIS CO.  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219

CERTIFIED MAIL  
Rebecca Meinert  
808 Pittsburgh Street  
Lower Burrell, PA 15068-3981

Date: 10-25-10



Peter F. Smith, Esquire  
Attorney for S & T Bank  
30 South Second Street, P. O. Box 130  
Clearfield, PA 16830  
(814) 765-5595



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

DISCOVER BANK

Plaintiff

vs.

REBECCA MEINERT

Defendant

S&T BANK and  
PNC BANK

Garnishee

No. 06-2058-CD

PRAECIPE FOR JUDGMENT AGAINST  
GARNISHEE S&T BANK ONLY

FILED ON BEHALF OF  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

MATTHEW D. URBAN, ESQUIRE  
PA I.D.#90963  
Weltman, Weinberg & Reis Co., L.P.A.  
1400 Koppers Bldg.  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

WWR#05570334

FILED

NOV 22 2010

William A. Shaw  
Prothonotary/Clerk of Courts

1CC & Notice  
to SOT

1CC Atty

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No. 06-2058-CD

REBECCA MEINERT

Defendant

S&T BANK and  
PNC BANK


Garnishee

**PRAECIPE FOR JUDGMENT AGAINST GARNISHEE S&T BANK ONLY**

TO THE PROTHONOTARY:

Kindly enter Judgment against the Garnishee, S&T BANK, in the amount of \$1,294.44, which is less than Defendant owes to Plaintiff and which amount Garnishee has admitted owing to the Defendant, in answers to Interrogatories.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By:   
MATTHEW D. URBAN, ESQUIRE  
PA I.D.#90963  
Welman, Weinberg & Reis Co., L.P.A.  
1400 Koppers Bldg.  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

WWR#05570334

I hereby certify that the address of the Plaintiff is:  
c/o Weltman, Weinberg & Reis Co., L.P.A., 2718 Koppers Building, 436 7<sup>th</sup> Avenue, Pittsburgh, PA 15219  
And that the last known address of the Garnishee is: Resource Recovery Department 456 Main St. P.O. Box D  
Brockway PA 15824

5570334

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

DISCOVER BANK,	:	
Plaintiff	:	No. 06-2058-CD
	:	
vs.	:	
	:	
REBECCA MEINERT,	:	
Defendant	:	
	:	
and	:	
	:	
S & T BANK and	:	
PNC BANK,	:	
Garnishee	:	

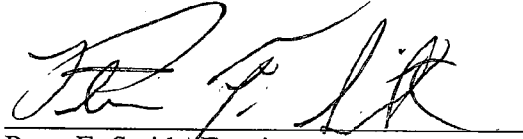
**ANSWERS TO INTERROGATORIES BY S & T BANK, GARNISHEE**

COMES NOW, S&T BANK, Garnishee in the above-captioned matter, by its attorney, Peter F. Smith, who answers the Interrogatories as follows:

1. Yes.
- 1a. Defendant maintains two deposit relationships with Garnishee S&T Bank, they are: The first account number is 3000259014. The balance at the date and the time the Writ was served on S&T after deduction of Defendant's \$300 statutory exemption and S&T's \$275 processing fee with a balance of \$1,476.02. The second account number is 4001384868 with a balance of \$393.42. Balances are as of the date and time the Writ was served on S&T. S&T will withhold the Defendant's statutory exemption and its \$275 processing and attorney fee for responding to this Garnishment, leaving an available balance of \$1,294.44.
2. No.
3. No.
4. No.
5. No.
6. No.
7. No.
8. No.

- 9. October 8, 2010.
- 10. October 8, 2010.
- 11. Not applicable.
- 12. Not applicable.

Date: 10-25-10

A handwritten signature in black ink, appearing to read "Peter F. Smith", written over a horizontal line.


Peter F. Smith, Esquire  
Attorney for S & T Bank  
30 South Second Street  
P. O. Box 130  
Clearfield, PA 16830  
(814) 765-5595

## VERIFICATION

I verify that the statements made in this Answer to Interrogatories are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. §4904 relating to unsworn falsification to authorities.

S & T BANK

Dated: 10-21-10

By:   
Wendy Pinchock,  
O.R.E.O. Specialist

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

DISCOVER BANK,  
Plaintiff

vs.

REBECCA MEINERT,  
Defendant

and

S & T BANK and  
PNC BANK,  
Garnishee

No. 06-2058-CD

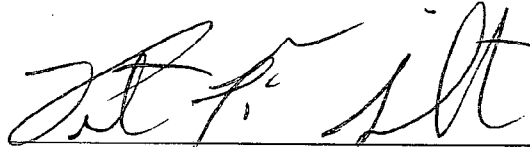
**CERTIFICATE OF SERVICE**

I, Peter F. Smith, attorney for S & T Bank in the above-captioned matter, hereby certify that I served the original Answers to Interrogatories filed in this matter on the Attorney for the Plaintiff by U.S. First Class Mail and a true and correct copy of the Answers to Interrogatories on the Defendant by U.S. Certified Mail as follows:

Matthew D. Urban, Esquire  
WELTMAN, WEINGBERG & REIS CO.  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219

CERTIFIED MAIL  
Rebecca Meinert  
808 Pittsburgh Street  
Lower Burrell, PA 15068-3981

Date: 6-25-10



Peter F. Smith, Esquire  
Attorney for S & T Bank  
30 South Second Street, P. O. Box 130  
Clearfield, PA 16830  
(814) 765-5595

COPY

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No. 06-2058-CD

REBECCA MEINERT

Defendant

S&T BANK and  
PNC BANK

Garnishee

NOTICE OF JUDGMENT OR ORDER

TO:    ☐ Plaintiff  
         ☐ Defendant  
         ☒ Garnishee

You are hereby notified that the  
following Order or Judgment was  
entered against you on 11/22/10

(xx)    Assumpsit Judgment in the amount  
         of \$1,294.44 plus costs.

(    )    Trespass Judgment in the amount  
         of \$ \_\_\_\_\_ plus costs.

(    )    If not satisfied within sixty (60)  
days, your motor vehicle operator's license and/or registration will be  
suspended by the Department of Transportation, Bureau of Traffic Safety,  
Harrisburg, PA.

(xx)    Entry of Judgment of  
         ☐ Court Order  
         ☐ Non-Pros  
         ☐ Confession  
         ☐ Default  
         ☐ Verdict  
         ☐ Arbitration  
         Award

Prothonotary

By: Willie L. Hargis

PROTHONOTARY (OR DEPUTY)

S&T Bank  
Attn: Wendy Pinchock  
Resource Recovery Department  
456 Main St. P.O. Box D  
Brockway Pa 15824

WELTMAN, WEINBERG & REIS CO., L.P.A.

BY: Matthew D. Urban, Esquire

Attorney for Plaintiff(s)

I.D. No. 90963

436 Seventh Avenue, Suite 1400

Pittsburgh, PA 15219

Phone: 412.434.7955

Fax: 412.434.7959

File # 5570334

DISCOVER BANK

CLEARFIELD County  
Court of Common Pleas

vs.

REBECCA A MEINERT

NO. 06-2058-CD

and

S&T BANK

PNC BANK

Garnishee(s)

**PRAECIPE TO SATISFY ATTACHMENT EXECUTION**

TO THE PROTHONOTARY:

Kindly marked the above matter satisfied as to Garnishee(s), S&T BANK, only.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By

Matthew D. Urban, Esquire  
Attorney for Plaintiff

FILED

DEC 10 2010

William A. Shaw  
Prothonotary/Clerk of Courts