

07-577-CD
Discover Bank vs Brian S. Bowery

Discover Bank vs Brian Bowery
2007-577-CD

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

DISCOVER BANK

Plaintiff

No: 07-577-CD

vs.

COMPLAINT IN CIVIL ACTION

BRIAN SCOTT BOWERY

Defendant

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 2718
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
05813387 C A Pit WLG

FILED
M 12:29 PM
APR 13 2007
44 pd \$5.00
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
BRIAN SCOTT BOWERY
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:

BRIAN SCOTT BOWERY
317 MOOSE ST
CLEARFIELD, PA 16830

3. Defendant applied for and received a credit card issued by
Plaintiff bearing the account number 6011002450259155 . A copy of
Plaintiff's Statement of Account is attached hereto, marked as Exhibit
"A" and made a part hereof.

4. Defendant made use of said credit card and currently has a balance
due and owing to Plaintiff, as of March 28, 2007 , in the amount of
\$12546.64 .

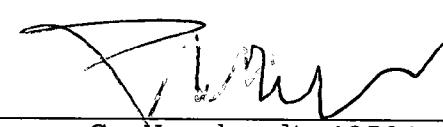
5. Defendant is in default by failing to make payments when due.

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 \$1500.00

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 , BRIAN SCOTT BOWERY , INDIVIDUALLY , in the amount of \$12546.64 with interest at the legal rate of 6.000% per annum from date of judgment plus attorneys' fees of \$1500.00 , and costs.



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WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 2718
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
05813387 C A Pit WLG

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

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 P.A.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.


Robert Adkins
(Signature)

WWR # 5813387
BRIAN SCOTT BOWERY
6011002450259155

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

Discover Bank
(Plaintiff)

CIVIL ACTION

No. 07-577-CD

Type of Case: Complaint

Type of Pleading: Defendant Answer

vs.

Brian Scott Bowery
(Defendant)

Filed on Behalf of:

Defendant
(Plaintiff/Defendant)

317 Moose St
(Street Address)

Clearfield PA 16836
(City, State ZIP)

FILED No CC.
9/11/30cm
MAY 15 2007

William A. Shaw
Prothonotary/Clerk of Courts

(60)

Dorothy Bowery
(Filed by)

317 Moose St Clearfield
(Address)

762-8484
(Phone)

Dorothy Bowery
(Signature)

Discover Bank
Plaintiff
vs.
Brian Scott Bowery
Defendant

No: 07-577-CD

Defend

1. Agree with the who the plaintiff is
2. Agree with who the defendant is
3. Agree
4. Disagree with the amount
5. Do not know whether the statement is true or not
6. Do not know whether the statement is true or not
7. Disagree
8. Disagree

Brian S Bowery
Brian S. Bowery
317 Moose Street
Clearfield, PA 16830
(814) 762-8484

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102680
NO: 07-577-CD
SERVICE # 1 OF 1
COMPLAINT

PLAINTIFF: DISCOVER BANK
vs.
DEFENDANT: BRIAN SCOTT BOWERY

SHERIFF RETURN

NOW, April 24, 2007 AT 1:05 PM SERVED THE WITHIN COMPLAINT ON BRIAN SCOTT BOWERY DEFENDANT AT 317 MOOSE ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO DOROTHY BOWERY, WIFE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER /

FILED
03/10/07
SEP 13 2007
S
William A. Shaw
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WELTMAN	8412610	10.00
SHERIFF HAWKINS	WELTMAN	8412610	20.00

Sworn to Before Me This

____ Day of _____ 2007

So Answers,

Chester A. Hawkins
Jay Marilyn Harris
Chester A. Hawkins
Sheriff

FILED

DEC 06 2007

112:46 (W)

William A. Shaw

Prothonotary/Clerk of Courts

NO CERT COPIES

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

DISCOVER BANK,

Plaintiff,

Case No.: 07-577-CD

vs.

BRIAN SCOTT BOWERY,

Defendant.

MOTION FOR SUMMARY JUDGMENT

FILED ON BEHALF OF:

Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, Esquire
Pa. I.D.# 42524
Weltman, Weinberg & Reis, Co.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

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

DISCOVER BANK,

Plaintiff,

Case No.: 07-577-CD

vs.

MOTION FOR SUMMARY JUDGMENT

BRIAN SCOTT BOWERY,
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 \$12,546.64 with interest at the interest rate of 6.000% per annum from date of judgment, plus attorneys' fees of \$1,500.00, 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 June 19, 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 he has failed to make all of the required payments

on the credit card ; that he 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 he has not submitted any written disputes as to billing inaccuracies; and that as of March 28, 2007, \$12,546.64 is a correct and accurate balance on the credit card account.

7. By way of his 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 \$12,546.64 with interest at the legal interest rate of 6.000% per annum from date of judgment, plus attorneys' fees of \$1,500.00, and costs.

Respectfully Submitted:

By: _____
James C. Warmbrodt, Esquire
Pa. I.D.# 42524
Weltman, Weinberg & Reis, Co.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

EXHIBIT

A

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

DISCOVER BANK

Plaintiff

No: 07-577-CD

vs.

COMPLAINT IN CIVIL ACTION

BRIAN SCOTT BOWERY

Defendant

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 2718
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
05813387 C A Pit WLG

FILED
APR 3 2007
C
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
BRIAN SCOTT BOWERY
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.

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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:

BRIAN SCOTT BOWERY
317 MOOSE ST
CLEARFIELD, PA 16830

3. Defendant applied for and received a credit card issued by
Plaintiff bearing the account number 6011002450259155 . A copy of
Plaintiff's Statement of Account is attached hereto, marked as Exhibit
"A" and made a part hereof.

4. Defendant made use of said credit card and currently has a balance
due and owing to Plaintiff, as of March 28, 2007 , in the amount of
\$12546.64 .

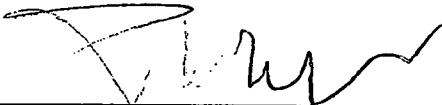
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that Defendant will pay Plaintiff's attorneys' fees.

7. Plaintiff avers that such attorneys' fees will amount to \$1500.00

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 , BRIAN SCOTT BOWERY , INDIVIDUALLY , in the amount of \$12546.64 with interest at the legal rate of 6.000% per annum from date of judgment plus attorneys' fees of \$1500.00 , and costs.


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05813387 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
\$12,546.64

Minimum Payment Due
\$12,546.64

Account Number 0011 0024 5025 9155
Enter Amount Enclosed Below

Payment Due Date
February 14, 2007

\$
Please make check payable to Discover Platinum Card. Minimum payment due includes a past due amount of \$2,790.00.

15 SDSN6A01 0006950
BRIAN BOWERY
317 MOOSE ST
CLEARFIELD PA 16830-2919

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

5813387

PO BOX 15251
WILMINGTON DE 19886-5251

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

0000060110024502591551254664000000001254664

Discover Platinum Card Account Summary

Closing Date: January 15, 2007

page 1 of 1

Account Number	6011 0024 5025 9155
Payment Due Date	February 14, 2007
Minimum Payment Due	\$12,546.64
Credit Limit	\$10,000.00
Credit Available	\$0.00
Cash Credit Limit	\$0.00
Cash Credit Available	\$0.00

Previous Balance	\$ 12,546.64
Payments And Credits	- 0.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 0.00
New Balance	= \$12,546.64

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 15

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.

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 APR 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.

EXHIBIT

Finance Charge Summary

Current Billing Period: 31 days	Average Daily Balances	Daily Periodic Rates	Nominal Annual Percentage Rates	Annual Percentage Rates	Periodic Finance Charges	Transaction Fee Finance Charges
Purchases	\$0	0.07942%	28.99%	V 28.99%	\$0	none
Cash Advances	\$0	0.07942%	28.99%	V 28.99%	\$0	\$0

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 P.A.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 # 5813387
BRIAN SCOTT BOWERY
6011002450259155

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

EXHIBIT

B

Discover Bank
(Plaintiff)

CIVIL ACTION

No. 07-577-CD

Type of Case: Complaint

Type of Pleading: Defend Answer

Filed on Behalf of:

Defendant
(Plaintiff/Defendant)

vs.

Brian Scott Bowery
(Defendant)

317 Moose St

(Street Address)

Clearfield PA 16830
(City, State ZIP)

FILED No CC.
COPY
William A. Shaw
Prothonotary/Clerk of Courts

Dorothy Bowery
(Filed by)

317 Moose St Clearfield
(Address)

762-8484
(Phone)

Dorothy Bowery
(Signature)

Discover Bank
Plaintiff
vs.
Brian Scott Bowery
Defendant

No: 07-577-CD

Defend

1. Agree with the who the plaintiff is
2. Agree with who the defendant is
3. Agree
4. Disagree with the amount
5. Do not know whether the statement is true or not
6. Do not know whether the statement is true or not
7. Disagree
8. Disagree

Brian S Bowery
Brian S. Bowery
317 Moose Street
Clearfield, PA 16830
(814) 762-8484

EXHIBIT

C

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

Plaintiff,

v.

NO.: 07-577-CD

BRIAN SCOTT BOWERY ,

Defendant.

**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.

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.

REQUEST FOR ADMISSION NO. 4:

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. 4 is "denied", then supply copies of specific written disputes as to any billing inaccuracies.

REQUEST FOR ADMISSION NO. 5:

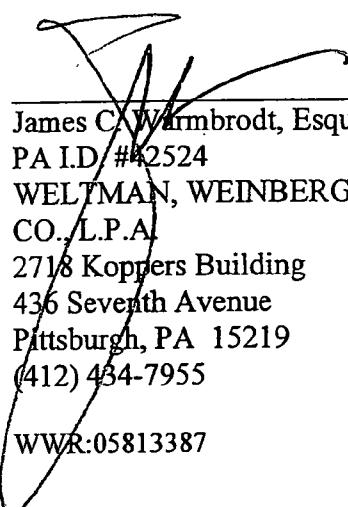
\$12,546.64 is a correct and accurate current balance of the credit card account in question.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 5 is "denied", then supply specific written documentation supporting the denial.

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


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

WWR:05813387

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 the 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 failed to make all required payments on the credit card.

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:

The attached monthly statements, from May 17, 2000 through January 15, 2007, correctly identify the payments, charges, and balances on the account.

Admitted_____

Denied_____

If the answer to Request for Admissions No. 3 is "denied", then supply copies of canceled checks, both front and back, and/or if not available, specific written documentation supporting the denial.

Discover Platinum Application

▲ Dated before mailing ▲

DISCOVER

Invitation Number: 9861795807888
Source Code: QKJB

Initial Credit: up to \$25,000
Offer Expires: 10/1/99

Low credit good credit

IMPORTANT: PLEASE PRINT USING CAPITAL LETTERS AND COMPLETE ALL INFORMATION.

Step 1 Please tell us about yourself

First name, last name, date you became adult
Home address

811 Main St. Outfit B. B. W. R. Y. L. on
417 West Dubois Ave. Dubois Pa 15801

Home telephone
(814) 375-2265

814) 716-539911

Household income
Other

\$375.00

1/31/98

M.6

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CARD

94/70.42

\$78.00

Enter Amount Enclosed Below

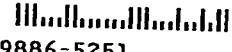
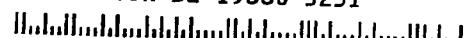
Payment Due Date
June 14, 2000

\$

17 SDSN6A01 0002034
BOWERY, BRIAN SCOTT
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000006011002450259155047964200100000007800

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	June 14, 2000
Minimum Payment Due	\$78.00
Credit Limit	\$5,000.00
Credit Available	\$203.00
Cash Credit Limit	\$2,500.00
Cash Credit Available	\$203.00

Closing Date: May 17, 2000

page 1 of 2

Previous Balance	\$4,836.60
Payments And Credits	100.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 59.82
New Balance	= \$4,796.42

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

Cashback Bonus®

Cashback Bonus® Since Anniversary Date
 of September 17: \$17.56

Cashback Bonus® Anniversary Date: September 17

Previous Cashback Bonus Award Balance	\$ 17.56
Purchase Award This Period	+ 0.00
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	<u>17.56</u>

How Can We Help You?

Please have your Discover Card available.
 Manage your account online at Discovercard.com
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For Account Inquiries, write to us at:
 Discover More Card, PO Box 30943
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 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	May 15	May 15	PAYMENT - THANK YOU
			\$ -100.00

Information For You

Use your Discover(R) Platinum Card to buy: vacation packages through Universal Studios Vacations(SM), multi-day passes to the 2 theme parks at UNIVERSAL Orlando(SM), Universal Studios(R) and the all-new Islands of Adventure(SM) or, single-day passes to Universal Studios Hollywood(R) and receive a double Cashback Bonus(R) award. Now Until 7/31/00.

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

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	\$4855.51	0.04107%	14.99% V	14.99%	\$59.82
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0

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

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance	\$ 17.56	
Purchase Award This Period	+ 0.00	
Cashback Bonus Award Total		17.56
Cashback Bonus Award Balance		0.00
Award Available to Redeem	\$	0.00



\$4,747.58

\$63.00

Enter Amount Enclosed Below

Payment Due Date
July 14, 2000\$

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000006011002450259155047475800110000006300

Discover More Card Account Summary

Account Number 6011 0024 5025 9155
 Payment Due Date July 14, 2000
 Minimum Payment Due \$63.00
 Credit Limit \$5,000.00
 Credit Available \$252.00
 Cash Credit Limit \$2,500.00
 Cash Credit Available \$252.00

Closing Date: June 17, 2000

page 1 of 2

Previous Balance	\$4,796.42
Payments And Credits	- 110.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 61.16
New Balance	= \$4,747.58

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

Cashback Bonus®

Cashback Bonus® Since Anniversary Date
 of September 17: \$17.56

Cashback Bonus® Anniversary Date: September 17

Previous Cashback Bonus Award Balance	\$ 17.56
Purchase Award This Period	+ 0.00
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	17.56

How Can We Help You?

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For Account Inquiries, write to us at:
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 TDD (Telecommunications Device for the Deaf):
 For assistance, see reverse side.

Transactions

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	Trans. Date	Post Date			
Payments and Credits	Jun 12	Jun 12	PAYMENT - THANK YOU		\$ -110.00

Information For You

CALL 1-800-347-7000 OR VISIT DISCOVERCARD.COM TO OPEN A DISCOVER MONEY MARKET OR CD ACCOUNT! Our rates are among the highest in the nation and all of our accounts are FDIC-Insured up to \$100,000 per depositor. Plus, 24 hour account access and excellent customer service. OPEN AN ACCOUNT AND PUT YOUR SAVINGS TO WORK! Mention ME0006M/C.

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

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	\$4804.78	0.04107%	14.99% V	14.99%	\$61.16	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.

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance		\$ 17.56
Purchase Award This Period		+ 0.00
Cashback Bonus Award Total		17.56
Cashback Bonus Award Balance		0.00
Award Available to Redeem		\$ 0.00

Payment Due Date
August 14, 2000\$

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Discover More Card Account Summary

	Closing Date: July 17, 2000	page 1 of 2
Account Number	6011 0024 5025 9155	
Payment Due Date	August 14, 2000	
Minimum Payment Due	\$83.00	
Credit Limit	\$5,000.00	
Credit Available	\$266.00	
Cash Credit Limit	\$2,500.00	
Cash Credit Available	\$266.00	
Previous Balance	\$4,747.58	
Payments And Credits	75.00	
Purchases	+ 0.00	
Cash Advances	+ 0.00	
Balance Transfers	+ 0.00	
Finance Charges	+ 60.63	
New Balance	= \$4,733.21	

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

Cashback Bonus®

Cashback Bonus® Since Anniversary Date
 of September 17: \$17.56

Cashback Bonus® Anniversary Date: September 17

Previous Cashback Bonus Award Balance	\$ 17.56
Purchase Award This Period	+ 0.00
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	17.56

How Can We Help You?

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

Transactions

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	Trans. Date	Post Date			
Payments and Credits	Jul 12	Jul 12	PAYMENT - THANK YOU		\$ -75.00

Information For You

CALL 1-800-347-7000 OR VISIT DISCOVERCARD.COM TO OPEN A DISCOVER MONEY MARKET OR CD ACCOUNT!
 Our rates are among the highest in the nation and all of our accounts are FDIC-Insured up to \$100,000 per depositor. Plus,
 24 hour account access and excellent customer service. OPEN AN ACCOUNT AND PUT YOUR SAVINGS TO WORK!
 Mention ME0007M/C.

Use your Discover® Platinum Card for all your purchases and watch your Cashback Bonus® award grow.

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	\$4761.89	0.04244%	15.49% V	15.49%	\$60.63	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.

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance		\$ 17.56
Purchase Award This Period		+ 0.00
Cashback Bonus Award Total		17.56
Cashback Bonus Award Balance		0.00
Award Available to Redeem		\$ 0.00

DISCOVER CARD

\$4,837.79

\$80.00

Enter Amount Enclosed Below

Payment Due Date
September 14, 2000\$

17 SDSN6A01 0002037
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Discover More Card Account Summary

Account Number 6011 0024 5025 9155
 Payment Due Date September 14, 2000
 Minimum Payment Due \$80.00
 Credit Limit \$5,000.00
 Credit Available \$162.00
 Cash Credit Limit \$2,500.00
 Cash Credit Available \$162.00

Closing Date: August 17, 2000

page 1 of 2

Previous Balance	\$4,733.21
Payments And Credits	100.00
Purchases	+ 141.64
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 62.94
New Balance	= \$4,837.79

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

Cashback Bonus®

Cashback Bonus® Since Anniversary Date
 of September 17: \$18.98

Cashback Bonus® Anniversary Date: September 17

Previous Cashback Bonus Award Balance	\$ 17.56
Purchase Award This Period	+ 1.42
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	18.98

How Can We Help You?

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Discover More Card, PO Box 30943
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TDD (Telecommunications Device for the Deaf):
 For assistance, see reverse side.

Transactions

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	Trans. Date	Post Date		
Payments and Credits	Aug 14	Aug 14	PAYMENT - THANK YOU	\$ -100.00
Gas/Automotive	Aug 10	Aug 10	MONRO MUFFLER 366 DUBOIS PA	115.49
Services	Aug 14	Aug 14	CHERISHED MEMORIES 800-2456518 PA	26.15

Information For You

Effective August 1, 2000, Greenwood Trust Company, the bank that issues your Discover Card, will begin operating under
 the name Discover Bank. Please note that this change will have no effect on your account(s).

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	\$4783.78	0.04244%	15.49% V	15.49%	\$62.94	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.

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance		\$ 17.56
Purchase Award This Period		+ 1.42
Cashback Bonus Award Total		18.98
Cashback Bonus Award Balance		0.00
Award Available to Redeem		\$ 0.00

Payment Due Date
October 14, 2000\$

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Discover More Card Account Summary

		Closing Date: September 17, 2000	page 1 of 2
Account Number	6011 0024 5025 9155	Previous Balance	\$4,837.79
Payment Due Date	October 14, 2000	Payments And Credits	120.00
Minimum Payment Due	\$56.00	Purchases	+ 0.00
Credit Limit	\$5,000.00	Cash Advances	+ 0.00
Credit Available	\$220.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$2,500.00	Finance Charges	+ 61.82
Cash Credit Available	\$220.00	New Balance	= \$4,779.61

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

Cashback Bonus®

Cashback Bonus® Since Anniversary Date
 of September 17: \$18.98

Cashback Bonus® Anniversary Date: September 17

Previous Cashback Bonus Award Balance	\$ 18.98
Purchase Award This Period	+ 0.00
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	18.98

How Can We Help You?

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TDD (Telecommunications Device for the Deaf):

For assistance, see reverse side.

Transactions

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

Payments and Credits	Trans. Date	Post Date			
	Sep 15	Sep 15	PAYMENT - THANK YOU	\$	-120.00

Information For You

As the Worldwide Presenting Sponsor of Times Square 2001(TM), Discover(R) Card brings you an exclusive and exciting product offer from Panasonic just in time for the holidays and New Year's Eve. Look for it in next month's statement!

Here at Discover(R) Card, we are adding 1000 new locations every day...like Hard Rock(R) Cafe, Lord & Taylor and Pets.com. From restaurants to furniture stores to the flower shop around the corner, we are working harder to be everywhere you make your purchases. So don't forget your Discover Card when you're heading out the door.

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	\$4856.10	0.04107%	14.99% F	14.99%	\$61.82	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.

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance		\$ 18.98
Purchase Award This Period		+ 0.00
Cashback Bonus Award Total		18.98
Cashback Bonus Award Balance		0.00
Award Available to Redeem		\$ 0.00

Payment Due Date
November 14, 2000\$

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Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	November 14, 2000
Minimum Payment Due	\$85.00
Credit Limit	\$5,000.00
Credit Available	\$63.00
Cash Credit Limit	\$2,500.00
Cash Credit Available	\$63.00

Closing Date: October 17, 2000

page 1 of 2

Previous Balance	\$4,779.61
Payments And Credits	- 70.00
Purchases	+ 167.44
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 59.82
New Balance	= \$4,936.87

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

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: September 17

Cashback Bonus® Anniversary Date: September 17

Previous Cashback Bonus Award Balance	\$ 0.00
Purchase Award This Period	+ 0.42
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	0.42

How Can We Help You?

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 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	Oct 14	Oct 14	PAYMENT - THANK YOU	\$ -70.00
Gas/Automotive	Oct 8	Oct 8	ADVANCE AUTO PARTS #12 DUBOIS PA	167.44

Information For You

Help protect the good credit you've earned! ProfileProtect® will alert you to possible identity theft by monitoring your credit files at all three bureaus and alerting you to changes that could indicate possible theft of identity. Enroll for only \$7.99/mth with a free 30-day trial. For more information call 800-461-8836 and mention code 1773.

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	\$4854.76	0.04107%	14.99% F	14.99%	\$59.82	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.

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date: September 17	Balance
Previous Cashback Bonus Award Balance	\$ 0.00
Purchase Award This Period	+ 0.42
Cashback Bonus Award Total	0.42
Cashback Bonus Award Balance	0.00
Award Available to Redeem	\$ 0.00

Payment Due Date
December 14, 2000\$

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Discover More Card Account Summary

		Closing Date: November 17, 2000	page 1 of 2
Account Number	6011 0024 5025 9155	Previous Balance	\$4,936.87
Payment Due Date	December 14, 2000	Payments And Credits	100.00
Minimum Payment Due	\$83.00	Purchases	+ 0.00
Credit Limit	\$5,000.00	Cash Advances	+ 0.00
Credit Available	\$100.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$2,500.00	Finance Charges	+ 63.04
Cash Credit Available	\$100.00	New Balance	= \$4,899.91

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

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: September 17

Cashback Bonus® Anniversary Date: September 17

Previous Cashback Bonus Award Balance	\$ 0.42
Purchase Award This Period	+ 0.00
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	0.42

How Can We Help You?

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- Manage your account online at Discovercard.com
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For Account Inquiries, write to us at:

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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 13	Nov 13	PAYMENT - THANK YOU \$ -100.00

Information For You

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

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

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	\$4951.26	0.04107%	14.99% F	14.99%	\$63.04	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.

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date: September 17	Balance
Previous Cashback Bonus Award Balance	\$ 0.42
Purchase Award This Period	+ 0.00
Cashback Bonus Award Total	0.42
Cashback Bonus Award Balance	0.00
Award Available to Redeem	\$ 0.00

DISCOVER CARD

\$4,860.48

\$81.00

Enter Amount Enclosed Below

Payment Due Date
January 14, 2001\$ 17 SDSN6A01 0002041
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Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	January 14, 2001
Minimum Payment Due	\$81.00
Credit Limit	\$5,000.00
Credit Available	\$139.00
Cash Credit Limit	\$2,500.00
Cash Credit Available	\$139.00

Closing Date: December 17, 2000

page 1 of 1

Previous Balance	\$4,899.91
Payments And Credits	- 100.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 60.57
New Balance	= \$4,860.48

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: September 17

Cashback Bonus® Anniversary Date: September 17

Previous Cashback Bonus Award Balance	\$ 0.42
Purchase Award This Period	+ 0.00
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	<u>0.42</u>

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 More 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 14	Dec 14 PAYMENT - THANK YOU
		\$ -100.00

Information For You

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

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

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	\$4915.86	0.04107%	14.99% F	14.99%	\$60.57	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.

DISCOVER
CARD**\$5,026.55****\$182.00****Enter Amount Enclosed Below****Payment Due Date**
February 14, 2001**\$**
Please make check payable to Discover Platinum Card. You are overlimit. Please pay your minimum payment plus \$ 26.55.

17 SDSN6A01 0002042
BOWERY, BRIAN SCOTT
317 MOOSE ST
CLEARFIELD PA 16830-2919

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/pay

PO BOX 15251
WILMINGTON DE 19886-5251

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

000006011002450259155050265500000000018200

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	February 14, 2001
Minimum Payment Due	\$182.00
Credit Limit	\$5,000.00
Credit Available	\$0.00
Cash Credit Limit	\$2,500.00
Cash Credit Available	\$0.00

Closing Date: January 17, 2001

page 1 of 1

Previous Balance	\$4,860.48
Payments And Credits	0.00
Purchases	+ 103.58
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 62.49
New Balance	= \$5,026.55

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: September 17

Cashback Bonus® Anniversary Date: September 17

Previous Cashback Bonus Award Balance	\$ 0.42
Purchase Award This Period	+ 0.19
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	0.61

How Can We Help You?

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For Account Inquiries, write to us at:
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 Salt Lake City, UT 84130
 TDD (Telecommunications Device for the Deaf):
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Transactions

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	Trans. Date	Post Date		
Merchandise/Retail	Dec 20	Dec 20	WALMRT SUPERCNT 002540 CLARION PA	\$ 12.64
	Jan 15	Jan 15	ZENITH NATL PARTS SALE HUNTSVILLE AL	61.94
Other/Miscellaneous	Jan 17	Jan 17	LATE FEE	29.00

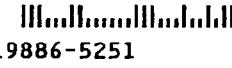
Information For You

***** 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

	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	\$4908.44	0.04107%	14.99% F	14.99%	\$62.49	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.

Payment Due Date
March 14, 2001\$
Please make check payable to Discover Platinum
Card. You are overlimit. Please pay your
minimum payment plus \$ 8.71.17 SDSN6A01 0002043
BOWERY, BRIAN SCOTT
317 MOOSE ST
CLEARFIELD PA 16830-2919Save time and a stamp this month by paying
your bill online. To find out about our free
and flexible online payment features, visit
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WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space
above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

000006011002450259155050087100110000017300

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	March 14, 2001
Minimum Payment Due	\$173.00
Credit Limit	\$5,000.00
Credit Available	\$0.00
Cash Credit Limit	\$2,500.00
Cash Credit Available	\$0.00

Closing Date: February 17, 2001

page 1 of 1

Previous Balance	\$ 5,026.55
Payments And Credits	- 110.00
Purchases	+ 29.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 63.16
New Balance	= \$ 5,008.71

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: September 17

Cashback Bonus® Anniversary Date: September 17

Previous Cashback Bonus Award Balance	\$ 0.61
Purchase Award This Period	+ 0.00
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	<u>0.61</u>

How Can We Help You?

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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 22	Jan 22	PAYMENT - THANK YOU	\$ -110.00
Other/Miscellaneous	Feb 17	Feb 17	LATE FEE	29.00

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

	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	\$4961.33	0.04107%	14.99% F	14.99%	\$63.16	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.



\$4,882.60

\$89.00

Enter Amount Enclosed Below

Payment Due Date
April 14, 2001\$

17 SDSN6A01 0002044
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000006011002450259155048826000182000008900

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	April 14, 2001
Minimum Payment Due	\$89.00
Credit Limit	\$5,000.00
Credit Available	\$117.00
Cash Credit Limit	\$2,500.00
Cash Credit Available	\$117.00

Closing Date: March 17, 2001

page 1 of 1

Previous Balance	\$5,008.71
Payments And Credits	182.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 55.89
New Balance	= \$4,882.60

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

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: September 17

Cashback Bonus® Anniversary Date: September 17

Previous Cashback Bonus Award Balance	\$ 0.61
Purchase Award This Period	+ 0.00
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	0.61

How Can We Help You?

- Please have your Discover Card available.
- Manage your account online at Discovercard.com
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Transactions

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Trans. Date	Post Date	
Payments and Credits	Feb 19	Feb 19 PAYMENT - THANK YOU
		\$ -182.00

Information For You

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

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

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: 28 days						
Purchases	\$4860.14	0.04107%	14.99% F	14.99%	\$55.89	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.



\$4,693.12

\$0.00

Enter Amount Enclosed Below

Payment Due Date
May 15, 2001\$
Please make check payable to Discover Platinum
Card. No payment due. You recently paid more
than the minimum. Optional payment amount:
\$94.00.17 SDSN6A01 0002045
BOWERY, BRIAN SCOTT
317 MOOSE ST
CLEARFIELD PA 16830-2919Save time and a stamp this month by paying
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WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space
above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

0000060110024502591550469312001000000000000

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	May 15, 2001
Minimum Payment Due	\$0.00
Credit Limit	\$5,500.00
Credit Available	\$806.00
Cash Credit Limit	\$2,750.00
Cash Credit Available	\$806.00

Closing Date: April 17, 2001

page 1 of 1

Previous Balance	\$4,882.60
Payments And Credits	250.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 60.52
New Balance	= \$4,693.12

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: September 17

Cashback Bonus® Anniversary Date: September 17

Previous Cashback Bonus Award Balance	\$ 0.61
Purchase Award This Period	+ 0.00
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	0.61

How Can We Help You?

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Salt Lake City, UT 84130
TDD (Telecommunications Device for the Deaf):
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Transactions

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	Trans. Date	Post Date		
Payments and Credits	Mar 19	Mar 19	PAYMENT - THANK YOU	\$ -150.00
	Apr 14	Apr 14	PAYMENT - THANK YOU	\$ -100.00

Information For You

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

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	\$4753.86	0.04107%	14.99% F	14.99%	\$60.52	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.

DISCOVER CARD

\$4,651.12

\$0.00

Enter Amount Enclosed Below

Payment Due Date
June 15, 2001

Please make check payable to Discover Platinum Card. No payment due! You recently paid more than the minimum. Optional payment amount: \$93.00.

17 SDSN6A01 0002046
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317 MOOSE ST
CLEARFIELD PA 16830-2919Save 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/pay

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000006011002450259155046512001000000000000

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	June 15, 2001
Minimum Payment Due	\$0.00
Credit Limit	\$5,500.00
Credit Available	\$848.00
Cash Credit Limit	\$2,750.00
Cash Credit Available	\$848.00

Closing Date: May 17, 2001

page 1 of 1

Previous Balance	\$4,693.12
Payments And Credits	100.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 58.00
New Balance	= \$4,651.12

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: September 17

Cashback Bonus® Anniversary Date: September 17

Previous Cashback Bonus Award Balance	\$ 0.61
Purchase Award This Period	+ 0.00
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	0.61

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

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Salt Lake City, UT 84130

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Transactions

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

Trans. Date	Post Date			
Payments and Credits	May 14	May 14	PAYMENT - THANK YOU	\$ -100.00

Information For You

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

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

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	\$4707.84	0.04107%	14.99% F	14.99%	\$58.00	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.

Payment Due Date
July 15, 2001\$

17 SDSN6A01 0002047
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 receive important Account information and special offers.

000006011002450259155049786500100000010000

Discover More Card Account Summary

Account Number 6011 0024 5025 9155
 Payment Due Date July 15, 2001
 Minimum Payment Due \$100.00
 Credit Limit \$5,500.00
 Credit Available \$521.00
 Cash Credit Limit \$2,750.00
 Cash Credit Available \$521.00

Closing Date: June 17, 2001

page 1 of 1

Previous Balance	\$4,651.12
Payments And Credits	100.00
Purchases	+ 364.70
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 62.83
New Balance	= \$4,978.65

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

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: September 17

Cashback Bonus® Anniversary Date: September 17

Previous Cashback Bonus Award Balance	\$ 0.61
Purchase Award This Period	+ 0.91
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	1.52

How Can We Help You?

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Transactions

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	Trans. Date	Post Date		
Payments and Credits	Jun 11	Jun 11	PAYMENT - THANK YOU	\$ -100.00
Merchandise/Retail	May 27	May 27	WALMART STORE 001769 DU BOIS PA	74.16
	May 27	May 27	PAYLESS SHOE SOURCE DUBOIS PA	25.98
Gas/Automotive	May 25	May 25	CLEARFIELD TIRE & RE CLEARFIELD PA	264.56

Information For You

Updated Feature Makes Online Account Center More Convenient. We've made the Account Center at Discovercard.com even more convenient! Now you can view your statement summaries from the past 12 months - instead of only 6. And you still can view, sort and download that information into financial software. Visit Discovercard.com today.

Finance Charge Summary

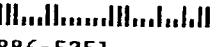
	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$4934.45	0.04107%	14.99% F	14.99%	\$62.83	none
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0	\$0

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

Payment Due Date
August 16, 2001\$ Please make check payable to Discover Platinum
Card. You are overlimit. Please pay your
minimum payment plus \$ 7.35.

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BOWERY, BRIAN SCOTT
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000006011002450259155055073500125000011100

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	August 16, 2001
Minimum Payment Due	\$111.00
Credit Limit	\$5,500.00
Credit Available	\$0.00
Cash Credit Limit	\$2,750.00
Cash Credit Available	\$0.00

Closing Date: July 17, 2001

page 1 of 2

Previous Balance	\$4,978.65
Payments And Credits	134.50
Purchases	+ 595.36
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
<u>Finance Charges</u>	+ 67.84
New Balance	= \$5,507.35

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

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: September 17

Cashback Bonus® Anniversary Date: September 17

Previous Cashback Bonus Award Balance	\$ 1.52
Purchase Award This Period	+ 1.95
Other Awards This Period	+ 0.00
<u>Cashback Bonus Award Total</u>	<u>3.47</u>

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

How Can We Help You?

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 Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
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Transactions

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	Trans. Date	Post Date	
Payments and Credits	Jul 9	Jul 11	WALMRT SUPERCNT 002129 CLEARFIELD PA \$ -9.50
	Jul 16	Jul 16	PAYMENT - THANK YOU -125.00
Merchandise/Retail	Jun 22	Jun 22	IKEA - PITTSBURGH PITTSBURGH PA 40.07
	Jun 22	Jun 22	MICHAELS STORES, INC. PITTSBURGH PA 30.75
	Jul 6	Jul 6	WALMRT SUPERCNT 002129 CLEARFIELD PA 50.75
	Jul 9	Jul 9	CVS 1685 CLEARFIELD PA 4.29
	Jul 9	Jul 9	WALMRT SUPERCNT 002129 CLEARFIELD PA 12.50
Travel/Entertainment	Jul 14	Jul 14	JIMS SPORTS CENTER CLEARFIELD PA 26.50
Warehouse Clubs	Jun 23	Jun 23	COMFORT INN PITTSBURGH PA 91.32
	Jun 16	Jun 18	SAMS CLUB 006533 STATE COLLEGEPA 339.18

Information For You

Updated Feature Makes Online Account Center More Convenient. We've made the Account Center at Discovercard.com even more convenient! Now you can view your statement summaries from the past 12 months - instead of only 6. And you still can view, sort and download that information into financial software. Visit Discovercard.com today.

**Real answers from real people.**

When you have a question or concern about your Discover® Card Account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: July 17, 2001

page 2 of 2

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

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

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	\$5506.16	0.04107%	14.99% F	14.99%	\$67.84	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.

Questions? Manage your account at Discovercard.com

1-800-DISCOVER (1-800-347-2683)

Payment Due Date
September 16, 2001\$ Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

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 receive important Account information and special offers.

000006011002450259155054577500120000011000

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	September 16, 2001
Minimum Payment Due	\$110.00
Credit Limit	\$5,500.00
Credit Available	\$42.00
Cash Credit Limit	\$2,750.00
Cash Credit Available	\$42.00

Closing Date: August 17, 2001

page 1 of 1

Previous Balance	\$5,507.35
Payments And Credits	120.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 70.40
New Balance	= \$5,457.75

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

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: September 17

Cashback Bonus® Anniversary Date: September 17

Previous Cashback Bonus Award Balance	\$ 3.47
Purchase Award This Period	+ 0.00
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	3.47

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 More Card, PO Box 30943
 Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
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Transactions

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Trans. Date	Post Date	
Payments and Credits	Aug 15	Aug 15 PAYMENT - THANK YOU
		\$ -120.00

Information For You

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

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	\$5529.78	0.04107%	14.99% F	14.99%	\$70.40
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0

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

DISCOVER
CARD

\$5,367.40

\$108.00

Enter Amount Enclosed Below

Payment Due Date
October 16, 2001\$ Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

17 SDSN6A01 0002050
BOWERY, BRIAN SCOTT
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 above, or go to Discovercard.com. Print your e-mail address to
 receive important Account information and special offers.

000006011002450259155053674000160000010800

Discover More Card Account Summary

Account Number 6011 0024 5025 9155
 Payment Due Date October 16, 2001
 Minimum Payment Due \$108.00
 Credit Limit \$5,500.00
 Credit Available \$132.00
 Cash Credit Limit \$2,750.00
 Cash Credit Available \$132.00

Closing Date: September 17, 2001

page 1 of 2

Previous Balance	\$5,457.75
Payments And Credits	- 160.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 69.65
New Balance	= \$5,367.40

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

Cashback Bonus®

Cashback Bonus®-Anniversary
 Date: September 17

Cashback Bonus® Anniversary Date: September 17

Previous Cashback Bonus Award Balance	\$ 3.47
Purchase Award This Period	+ 0.00
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	3.47

How Can We Help You?

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Trans. Date	Post Date
Payments and Credits	Sep 14

Sep 14 Sep 14 PAYMENT - THANK YOU

\$ -160.00

Information For You

BUSINESS OWNERS: Why not accept Discover(R) Cards for payments at your business? It's fast, easy and could earn you more revenue! Call our merchant sales dept. at 1-800-347-6673 ext. 88, and apply today with no application fee.

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

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	\$5470.85	0.04107%	14.99% F	14.99%	\$69.65
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0

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

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance	\$ 3.47	
Purchase Award This Period	+ 0.00	
Cashback Bonus Award Total	3.47	
Cashback Bonus Award Balance	0.00	
Award Available to Redeem	\$ 0.00	

DISCOVER CARD

\$5,393.77

\$108.00

Enter Amount Enclosed Below

Payment Due Date
November 16, 2001

\$

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

17 SDSN6A01 0002051
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receive important Account information and special offers.

000006011002450259155053937700120000010800

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	November 16, 2001
Minimum Payment Due	\$108.00
Credit Limit	\$5,500.00
Credit Available	\$106.00
Cash Credit Limit	\$2,750.00
Cash Credit Available	\$106.00

Closing Date: October 17, 2001

page 1 of 1

Previous Balance	\$5,367.40
Payments And Credits	123.47
Purchases	+ 82.61
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 67.23
New Balance	= \$5,393.77

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: September 17

Cashback Bonus® Anniversary Date: September 17

Previous Cashback Bonus Award Balance	\$ 0.00
Purchase Award This Period	+ 0.20
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	0.20

How Can We Help You?

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	Trans. Date	Post Date	
Payments and Credits	Oct 17	Oct 17	PAYMENT - THANK YOU \$ -120.00
Award and Rebate Credits	Sep 17	Sep 18	CASHBACK BONUS CREDIT -3.47
Merchandise/Retail	Oct 10	Oct 10	AMES DEPT STORE 531 CLEARFIELD PA 25.88
Warehouse Clubs	Sep 17	Sep 18	SAMS CLUB 006460 ALTOONA PA 56.73

Information For You

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

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	\$5455.97	0.04107%	14.99% F	14.99%	\$67.23	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.

Payment Due Date
December 16, 2001\$
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Card or pay online @ Discovercard.com.17 SDSN6A01 0002052
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000006011002450259155053591400120000010800

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	December 16, 2001
Minimum Payment Due	\$108.00
Credit Limit	\$5,500.00
Credit Available	\$140.00
Cash Credit Limit	\$2,750.00
Cash Credit Available	\$140.00

Closing Date:	November 17, 2001	page 1 of 1
Previous Balance	\$5,393.77	
Payments And Credits	- 120.00	
Purchases	+ 16.50	
Cash Advances	+ 0.00	
Balance Transfers	+ 0.00	
Finance Charges	+ 68.87	
New Balance	= \$5,359.14	

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.**Cashback Bonus®**Cashback Bonus® Anniversary
Date: September 17

Cashback Bonus® Anniversary Date: September 17

Previous Cashback Bonus Award Balance	\$ 0.20
Purchase Award This Period	+ 0.04
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	0.24

How Can We Help You?

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	Trans. Date	Post Date	
Payments and Credits	Nov 10	Nov 10	PAYMENT - THANK YOU \$ -120.00
Services	Oct 24	Oct 24	DESIGNER CHECKS INC ANNISTON AL 16.50

Information For You

Discover(R) Card is looking for America's best high school juniors for the Tribute Award(R) Scholarship Program. If you know a current high school junior who excels, not just in school but is also an all-around achiever, we want to know them too! To find out more about the scholarship program, visit our website at Discovercard.com/tribute.htm.

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	\$5409.49	0.04107%	14.99% F	14.99%	\$68.87	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.

Payment Due Date
January 16, 2002\$

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

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000006011002450259155054371300115000010900

Discover More Card Account Summary

Account Number 6011 0024 5025 9155
 Payment Due Date January 16, 2002
 Minimum Payment Due \$109.00
 Credit Limit \$5,500.00
 Credit Available \$62.00
 Cash Credit Limit \$2,750.00
 Cash Credit Available \$62.00

Closing Date: December 17, 2001

page 1 of 1

Previous Balance	\$ 5,359.14
Payments And Credits	+ 115.00
Purchases	+ 125.71
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 67.28
New Balance	= \$ 5,437.13

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

Cashback Bonus®

Cashback Bonus®-Anniversary
Date: September 17

Cashback Bonus® Anniversary Date: September 17

Previous Cashback Bonus Award Balance	\$ 0.24
Purchase Award This Period	+ 0.31
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	0.55

How Can We Help You?

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	Trans. Date	Post Date		
Payments and Credits	Dec 13	Dec 13	PAYMENT - THANK YOU	\$ -115.00
Merchandise/Retail	Nov 23	Nov 23	WALMRT SUPERCNT 002129 CLEARFIELD PA	70.28
	Dec 2	Dec 2	WALMRT SUPERCNT 002540 CLARION PA	28.15
	Dec 2	Dec 2	KMART 9642 CLARION PA	27.28

Information For You

Discover(R) Card is looking for America's best high school juniors for the Tribute Award(R) Scholarship Program. If you know a current high school junior who excels, not just in school but is also an all-around achiever, we want to know them too! To find out more about the scholarship program, visit our website at Discovercard.com/tribute.htm.

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	\$5460.51	0.04107%	14.99% F	14.99%	\$67.28	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.



\$5,564.78

\$221.00

Enter Amount Enclosed Below

Payment Due Date
February 16, 2002\$
Please make check payable to Discover Platinum Card. You are overlimit. Please pay your minimum payment plus \$ 64.78.

17 SDSN6A01 0002054
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Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	February 16, 2002
Minimum Payment Due	\$221.00
Credit Limit	\$5,500.00
Credit Available	\$0.00
Cash Credit Limit	\$2,750.00
Cash Credit Available	\$0.00

Closing Date: January 17, 2002

page 1 of 1

Previous Balance	\$ 5,437.13
Payments And Credits	0.00
Purchases	+ 58.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 69.65
New Balance	= \$ 5,564.78

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: September 17

Cashback Bonus® Anniversary Date: September 17

Previous Cashback Bonus Award Balance	\$ 0.55
Purchase Award This Period	+ 0.00
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	= 0.55

How Can We Help You?

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	Trans.	Post Date			
Other/Miscellaneous	Jan 17	Jan 17	LATE FEE		\$ 29.00
	Jan 17	Jan 17	OVERLIMIT FEE		\$ 29.00

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

	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	\$5470.76	0.04107%	14.99% F	14.99%	\$69.65	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.



55,374.29

\$108.00

Enter Amount Enclosed Below

Payment Due Date
March 16, 2002\$
Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

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Discover More Card Account Summary

Account Number 6011 0024 5025 9155
 Payment Due Date March 16, 2002
 Minimum Payment Due \$108.00
 Credit Limit \$5,500.00
 Credit Available \$125.00
 Cash Credit Limit \$2,750.00
 Cash Credit Available \$125.00

Closing Date: February 17, 2002

page 1 of 2

Previous Balance	\$ 5,564.78
Payments And Credits	260.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 69.51
New Balance	= \$ 5,374.29

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

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: September 17

Cashback Bonus® Anniversary Date: September 17

Previous Cashback Bonus Award Balance	\$ 0.55
Purchase Award This Period	+ 0.00
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	0.55

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Transactions

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	Trans. Date	Post Date		
Payments and Credits	Jan 19	Jan 19	PAYMENT - THANK YOU	\$ -130.00
	Feb 15	Feb 15	PAYMENT - THANK YOU	\$ -130.00

Information For You

Save a Stamp and Pay your bill online at Discovercard.com. The Discover® Card Account Center lets you manage your finances—pay your bill, transfer balances, or signup for Account status e-mail reminders to avoid late & overlimit fees online! Register for the Account Center at Discovercard.com and enjoy the benefits of a free online membership.

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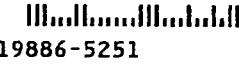
Finance Charge Summary

	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	\$5460.06	0.04107%	14.99% F	14.99%	\$69.51	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.

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance		\$ 0.55
Purchase Award This Period		+ 0.00
Cashback Bonus Award Total		0.55
Cashback Bonus Award Balance		0.00
Award Available to Redeem		\$ 0.00

Payment Due Date
April 16, 2002\$
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Card or pay online @ Discovercard.com.17 SDSN6A01 0002056
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Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	April 16, 2002
Minimum Payment Due	\$108.00
Credit Limit	\$5,500.00
Credit Available	\$127.00
Cash Credit Limit	\$2,750.00
Cash Credit Available	\$127.00

Closing Date: March 17, 2002

page 1 of 2

Previous Balance	\$5,374.29
Payments And Credits	- 125.00
Purchases	+ 61.37
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 62.32
New Balance	= \$5,372.98

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.**Cashback Bonus®**Cashback Bonus® Anniversary
Date: September 17

Cashback Bonus® Anniversary Date: September 17

Previous Cashback Bonus Award Balance	\$ 0.55
Purchase Award This Period	+ 0.15
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	0.70

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

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	Trans. Date	Post Date		
Payments and Credits	Mar 16	Mar 16	PAYMENT - THANK YOU	\$ -125.00
Merchandise/Retail	Mar 10	Mar 10	KMART 3564 CLEARFIELD PA	20.02
	Mar 11	Mar 11	CVS 1685 CLEARFIELD PA	25.00
Restaurants	Feb 25	Feb 25	CAPT LOOMIS INN CLARION PA	8.47
	Feb 26	Feb 26	PLYLER'S CLARION PA	7.88

Information For You

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

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: 28 days						
Purchases	\$5419.28	0.04107%	14.99% F	14.99%	\$62.32	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.

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance		\$ 0.55
Purchase Award This Period		+ 0.15
Cashback Bonus Award Total		0.70
Cashback Bonus Award Balance		0.00
Award Available to Redeem		\$ 0.00

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance	\$ 0.70	
Purchase Award This Period	+ 0.28	
Cashback Bonus Award Total		0.98
Cashback Bonus Award Balance		0.00
Award Available to Redeem	\$	0.00

CARD

\$9,617.18

\$222.00

Enter Amount Enclosed Below

Payment Due Date
June 16, 2002\$ Please make check payable to Discover Platinum
Card. You are overlimit. Please pay your
minimum payment plus \$ 117.18.

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Discover More Card Account Summary

		Closing Date: May 17, 2002	page 1 of 2
Account Number	6011 0024 5025 9155	Previous Balance	\$ 5,431.21
Payment Due Date	June 16, 2002	Payments And Credits	0.00
Minimum Payment Due	\$222.00	Purchases	+ 118.05
Credit Limit	\$5,500.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$2,750.00	Finance Charges	+ 67.92
Cash Credit Available	\$0.00	New Balance	= \$5,617.18

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

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: September 17

Opening Cashback Bonus Balance	\$ 0.98
New Cashback Bonus Earned	+ 0.14

Cashback Bonus Balance	\$ 1.12
Available to Redeem	\$ 0.00

How Can We Help You?

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 Manage your account online at Discovercard.com
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 Salt Lake City, UT 84130
 TDD (Telecommunications Device for the Deaf):
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Transactions

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	Trans. Date	Post Date			
Merchandise/Retail	Apr 21	Apr 21	CIRCUIT CITY SS #1693 STATE COLLEGEPA	\$	54.05
Other/Miscellaneous	May 17	May 17	LATE FEE		35.00
	May 17	May 17	OVERLIMIT FEE		29.00

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

	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	\$5512.60	0.04107%	14.99% F	14.99%	\$67.92	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.

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance	\$ 0.98	
Purchase Award This Period	+ 0.14	
Cashback Bonus Award Total		1.12
Cashback Bonus Award Balance		1.12
Award Available to Redeem	\$ 0.00	

DISCOVER CARD

\$5,206.34

\$105.00

Enter Amount Enclosed Below

Payment Due Date
July 16, 2002\$
Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.17 SDSN6A01 0002059
BOWERY, BRIAN SCOTT
317 MOOSE ST
CLEARFIELD PA 16830-2919Save 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/payPO 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.

000006011002450259155052063400350000010500

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	July 16, 2002
Minimum Payment Due	\$105.00
Credit Limit	\$5,500.00
Credit Available	\$293.00
Cash Credit Limit	\$2,750.00
Cash Credit Available	\$293.00

Closing Date: June 17, 2002

page 1 of 2

Previous Balance	\$5,617.18
Payments And Credits	- 500.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 89.16
New Balance	= \$5,206.34

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.**Cashback Bonus®**Cashback Bonus® Anniversary
Date: September 17

Opening Cashback Bonus Balance \$ 1.12

New Cashback Bonus Earned + 0.00

Cashback Bonus Balance \$ 1.12
Available to Redeem \$ 0.00

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

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 More 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	May 18	May 18	PAYMENT - THANK YOU	\$ -150.00
	May 26	May 26	PAYMENT - THANK YOU	\$ -350.00

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	\$5251.09	0.05477%	19.99% F	19.99%	\$89.16	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.

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date: September 17	Balance
Previous Cashback Bonus Award Balance	\$ 1.12
Purchase Award This Period	+ 0.00
Cashback Bonus Award Total	1.12
Cashback Bonus Award Balance	1.12
Award Available to Redeem	\$ 0.00

CARD

\$5,238.53

\$105.00

Enter Amount Enclosed Below

Payment Due Date
August 16, 2002\$ Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.17 SDSN6A01 0002060
BOWERY, BRIAN SCOTT
317 MOOSE ST
CLEARFIELD PA 16830-2919Save time and a stamp this month by paying
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and flexible online payment features, visit
Discovercard.com/payPO 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.

000006011002450259155052385300150000010500

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	August 16, 2002
Minimum Payment Due	\$105.00
Credit Limit	\$5,500.00
Credit Available	\$261.00
Cash Credit Limit	\$2,750.00
Cash Credit Available	\$261.00

Closing Date: July 17, 2002

page 1 of 2

Previous Balance	\$5,206.34
Payments And Credits	- 150.00
Purchases	+ 95.50
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 86.69
New Balance	= \$5,238.53

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: September 17

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)

Opening Cashback Bonus Balance	\$ 1.12
New Cashback Bonus Earned	+ 0.24

Cashback Bonus Balance	\$ 1.36
Available to Redeem	\$ 0.00

For Account Inquiries, write to us at:
Discover More Card, PO Box 30943

Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
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Transactions

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	Trans. Date	Post Date			
Payments and Credits	Jul 7	Jul 7	PAYMENT - THANK YOU		\$ -150.00
Merchandise/Retail	Jun 22	Jun 22	VF FACTORY OUTLET 01 WYOMISSING PA		95.50

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	\$5276.09	0.05477%	19.99% F	19.99%	\$86.69	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.

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance	\$ 1.12	
Purchase Award This Period	+ 0.24	
Cashback Bonus Award Total		1.36
Cashback Bonus Award Balance		1.36
Award Available to Redeem	\$ 0.00	

DISCOVER CARD

\$5,417.77

\$109.00

Enter Amount Enclosed Below

Payment Due Date
September 16, 2002\$

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

17 SDSN6A01 0002061
BOWERY, BRIAN SCOTT
317 MOOSE ST
CLEARFIELD PA 16830-2919

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000006011002450259155054177700125000010900

Discover More Card Account Summary

Account Number 6011 0024 5025 9155
 Payment Due Date September 16, 2002
 Minimum Payment Due \$109.00
 Credit Limit \$5,500.00
 Credit Available \$82.00
 Cash Credit Limit \$2,750.00
 Cash Credit Available \$82.00

Closing Date: August 17, 2002

page 1 of 2

Previous Balance	\$ 5,238.53
Payments And Credits	125.00
Purchases	+ 212.64
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 91.60
New Balance	= \$5,417.77

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

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: September 17

Opening Cashback Bonus Balance	\$ 1.36
New Cashback Bonus Earned	+ 0.53

Cashback Bonus Balance	\$ 1.89
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.

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 More Card, PO Box 30943
 Salt Lake City, UT 84130

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

Transactions

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	Trans. Date	Post Date			
Payments and Credits	Aug 17	Aug 17	PAYMENT - THANK YOU		\$ -125.00
Warehouse Clubs	Aug 1	Aug 1	SAMS CLUB 006575.PITTSBURGH[W]PA		212.64

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	\$5394.89	0.05477%	19.99% F	19.99%	\$91.60	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.

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance		\$ 1.36
Purchase Award This Period		+ 0.53
Cashback Bonus Award Total		1.89
Cashback Bonus Award Balance		1.89
Award Available to Redeem		\$ 0.00



\$5,385.31

\$108.00

Enter Amount Enclosed Below

Payment Due Date
October 16, 2002\$
Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.17 SDSN6A01 0002062
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317 MOOSE ST
CLEARFIELD PA 16830-2919Save 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/payPO 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.

000006011002450259155053853100125000010800

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	October 16, 2002
Minimum Payment Due	\$108.00
Credit Limit	\$5,500.00
Credit Available	\$114.00
Cash Credit Limit	\$2,750.00
Cash Credit Available	\$114.00

Closing Date: September 17, 2002

page 1 of 2

Previous Balance	\$5,417.77
Payments And Credits	125.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 92.54
New Balance	= \$5,385.31

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: September 17

Keep using your Discover(R) Card and watch
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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)

Opening Cashback Bonus Balance	\$ 1.89
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 1.89
Available to Redeem	\$ 0.00

For Account Inquiries, write to us at:

Discover More Card, PO Box 30943
Salt Lake City, UT 84130TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

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Trans. Date	Post Date	
Payments and Credits	Sep 15	Sep 15 PAYMENT - THANK YOU

\$ -125.00

Information For You

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

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	\$5450.41	0.05477%	19.99% F	19.99%	\$92.54	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.

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance	\$ 1.89	
Purchase Award This Period	+ 0.00	
Cashback Bonus Award Total		1.89
Cashback Bonus Award Balance		1.89
Award Available to Redeem	\$ 0.00	



\$5,293.42

\$106.00

Enter Amount Enclosed Below

Payment Due Date
November 16, 2002\$ Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

17 SDSN6A01 0002063
BOWERY, BRIAN SCOTT
 317 MOOSE ST
 CLEARFIELD PA 16830-2919

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000006011002450259155052934200125000010600

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	November 16, 2002
Minimum Payment Due	\$106.00
Credit Limit	\$5,500.00
Credit Available	\$206.00
Cash Credit Limit	\$2,750.00
Cash Credit Available	\$206.00

Closing Date: October 17, 2002

page 1 of 2

Previous Balance	\$ 5,385.31
Payments And Credits	305.77
Purchases	+ 125.74
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 88.14
New Balance	= \$ 5,293.42

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

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: September 17

Opening Cashback Bonus Balance	\$ 1.89
New Cashback Bonus Earned	+ -0.13

Cashback Bonus Balance	\$ 1.76
Available to Redeem	\$ 0.00

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

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:
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 Salt Lake City, UT 84130

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

Transactions

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	Trans. Date	Post Date			
Payments and Credits	Sep 29	Oct 2	SAMS CLUB 186460 ALTOONA PA		\$ -180.77
	Oct 12	Oct 12	PAYMENT - THANK YOU		-125.00
Restaurants	Sep 29	Sep 29	FRIENDLY'S ALTOONA PA		30.68
Warehouse Clubs	Sep 29	Sep 29	SAMS CLUB 006460 ALTOONA PA		44.56
	Oct 12	Oct 12	SAMS CLUB 006460 ALTOONA PA		50.50

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	\$5364.46	0.05477%	19.99% F	19.99%	\$88.14	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.

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance	\$ 1.89	
Purchase Award This Period	+ -0.13	
Cashback Bonus Award Total	1.76	
Cashback Bonus Award Balance	1.76	
Award Available to Redeem	\$ 0.00	

DISCOVER CARD

\$5,388.50

\$108.00

Enter Amount Enclosed Below

Payment Due Date
December 16, 2002\$ Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

17 SDSN6A01 0002064
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Discover More Card Account Summary

		Closing Date: November 17, 2002	page 1 of 2
Account Number	6011 0024 5025 9155	Previous Balance	\$ 5,293.42
Payment Due Date	December 16, 2002	Payments And Credits	- 125.00
Minimum Payment Due	\$108.00	Purchases	+ 128.99
Credit Limit	\$5,500.00	Cash Advances	+ 0.00
Credit Available	\$111.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$2,750.00	Finance Charges	+ 91.09
Cash Credit Available	\$111.00	New Balance	= \$5,388.50

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

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: September 17

Opening Cashback Bonus Balance	\$ 1.76
New Cashback Bonus Earned	+ 0.32

Cashback Bonus Balance	\$ 2.08
Available to Redeem	\$ 0.00

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 your Cashback Bonus(R) award grow!
 Remember, once your Cashback Bonus
 award is at least \$20, you can redeem your
 award by calling us or by logging into the
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Manage your account online at Discovercard.com

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

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

Transactions

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	Trans. Date	Post Date		
Payments and Credits	Nov 17	Nov 17	PAYMENT - THANK YOU	\$ -125.00
Merchandise/Retail	Nov 6	Nov 6	CVS 1685 CLEARFIELD PA	34.99
Supermarkets	Nov 12	Nov 12	HEALTHY SOLUTIONS INC COLLEGEVILLE PA	94.00

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	\$5364.90	0.05477%	19.99% F	19.99%	\$91.09	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.

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance	\$ 1.76	
Purchase Award This Period	+ 0.32	
Cashback Bonus Award Total		2.08
Cashback Bonus Award Balance		2.08
Award Available to Redeem	\$ 0.00	

Payment Due Date
January 16, 2003\$
Please make check payable to Discover Platinum
Card. You are overlimit. Please pay your
minimum payment plus \$ 78.99.17 SDSN6A01 0002065
BOWERY, BRIAN SCOTT
317 MOOSE ST
CLEARFIELD PA 16830-2919Save time and a stamp this month by paying
your bill online. To find out about our free
and flexible online payment features, visit
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WILMINGTON DE 19886-5251 Address, e-mail or telephone change? Print change in space
above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

000006011002450259155055789900125000011200

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	January 16, 2003
Minimum Payment Due	\$112.00
Credit Limit	\$5,500.00
Credit Available	\$0.00
Cash Credit Limit	\$2,750.00
Cash Credit Available	\$0.00

Closing Date: December 17, 2002

page 1 of 3

Previous Balance	\$ 5,388.50
Payments And Credits	- 125.00
Purchases	+ 226.25
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 89.24
New Balance	= \$ 5,578.99

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.**Cashback Bonus®**Cashback Bonus® Anniversary
Date: September 17

Opening Cashback Bonus Balance	\$ 2.08
New Cashback Bonus Earned	+ 0.47
Promotional Cashback Bonus	+ 0.03

Cashback Bonus Balance	\$ 2.58
Available to Redeem	\$ 0.00

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

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 More 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	Dec 11	Dec 11	PAYMENT - THANK YOU \$ -125.00
Merchandise/Retail	Dec 12	Dec 12	WALMRT SUPERCNT.002129 CLEARFIELD PA 34.14
	Dec 12	Dec 12	CVS 1685 CLEARFIELD PA 11.10
Other/Miscellaneous	Dec 17	Dec 17	OVERLIMIT FEE 29.00
Warehouse Clubs	Dec 14	Dec 14	SAMS CLUB 006460 ALTOONA PA 152.01

Information For You

While we are permitted under the Cardmember Agreement to terminate any introductory or special rate because your Account was overlimit, we have chosen not to do so at this time. We reserve the right to terminate these special rates and to increase the standard purchase APR if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Default Rates plan section of the Cardmember Agreement for details.



Real answers from real people.

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

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Closing Date: December 17, 2002

page 2 of 3

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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	\$5431.65	0.05477%	19.99% F	19.99%	\$89.24	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.

Questions? Manage your account at Discovercard.com

Call 1-800-DISCOVER (1-800-347-2683)

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance		\$ 2.08
Purchase Award This Period		+ 0.47
Promotional Cashback Bonus		0.03
Cashback Bonus Award Total		2.58
Cashback Bonus Award Balance		2.58
Award Available to Redeem		\$ 0.00

Payment Due Date
February 16, 2003\$
Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.17 SDSN6A01 0002066
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and flexible online payment features, visit
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WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space
above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

000006011002450259155000274600037730001000

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	February 16, 2003
Minimum Payment Due	\$10.00
Credit Limit	\$5,500.00
Credit Available	\$5,472.00
Cash Credit Limit	\$2,750.00
Cash Credit Available	\$2,750.00

Closing Date: January 17, 2003

page 1 of 2

Previous Balance	\$ 5,578.99
Payments And Credits	- 5,616.72
Purchases	+ 37.73
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 27.46
New Balance	= \$27.46

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.**Cashback Bonus®**Cashback Bonus® Anniversary
Date: September 17

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

Opening Cashback Bonus Balance	\$ 2.58
New Cashback Bonus Earned	+ 0.09

Cashback Bonus Balance	\$ 2.67
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:
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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	Dec 27	Dec 27	PAYMENT - THANK YOU	\$ -5,578.99
	Jan 13	Jan 13	PAYMENT - THANK YOU	-37.73
Merchandise/Retail	Dec 22	Dec 22	WALMRT SUPERCNT 002540 CLARION PA	37.73

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	\$1616.66	0.05477%	19.99% F	19.99%	\$27.46	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.

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date: September 17	Balance
Previous Cashback Bonus Award Balance	\$ 2.58
Purchase Award This Period	+ 0.09
Cashback Bonus Award Total	2.67
Cashback Bonus Award Balance	2.67
Award Available to Redeem	\$ 0.00

- - - - - CARD

\$0.00

\$0.00

Enter Amount Enclosed Below

Payment Due Date
March 16, 2003\$

17 SDSN6A01 0002067
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Discover More Card Account Summary

	Closing Date: February 17, 2003	page 1 of 2
Account Number	6011 0024 5025 9155	\$27.46
Payment Due Date	March 16, 2003	27.46
Minimum Payment Due	\$0.00	0.00
Credit Limit	\$5,500.00	0.00
Credit Available	\$5,500.00	0.00
Cash Credit Limit	\$2,750.00	0.00
Cash Credit Available	\$2,750.00	0.00
	New Balance	\$0.00

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: September 17

Opening Cashback Bonus Balance	\$ 2.67
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 2.67
Available to Redeem	\$ 0.00

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 For assistance, see reverse side.

Transactions

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Trans. Date	Post Date		
Payments and Credits	Feb 12	Feb 12	PAYMENT - THANK YOU \$ -27.46

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	0.05477%	19.99% F	19.99%	\$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.

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance	\$ 2.67	
Purchase Award This Period	+ 0.00	
Cashback Bonus Award Total		2.67
Cashback Bonus Award Balance		2.67
Award Available to Redeem	\$ 0.00	

DISCOVER CARD

\$41.65

\$10.00

Enter Amount Enclosed Below

Payment Due Date
April 16, 2003\$
Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.17 SDSN6A01 0002068
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Discover More Card Account Summary

Closing Date: March 17, 2003

page 1 of 2

Account Number	6011 0024 5025 9155
Payment Due Date	April 16, 2003
Minimum Payment Due	\$10.00
Credit Limit	\$5,500.00
Credit Available	\$5,458.00
Cash Credit Limit	\$2,750.00
Cash Credit Available	\$2,750.00

Previous Balance	\$ 0.00
Payments And Credits	0.00
Purchases	+ 41.65
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 0.00
New Balance	= \$41.65

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.**Cashback Bonus®**Cashback Bonus® Anniversary
Date: September 17

Opening Cashback Bonus Balance	\$ 2.67
New Cashback Bonus Earned	+ 0.10

Cashback Bonus Balance	\$ 2.77
Available to Redeem	\$ 0.00

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

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	Trans. Date	Post Date		
Warehouse Clubs	Feb 22	Feb 22	SAMS CLUB 006533 STATE COLLEGEPA	\$ 41.65

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: 28 days					
Purchases	\$0	0.05477%	19.99% F	19.99%	\$0 none
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$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.

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance		\$ 2.67
Purchase Award This Period		+ 0.10
Cashback Bonus Award Total		2.77
Cashback Bonus Award Balance		2.77
Award Available to Redeem		\$ 0.00

CARD

\$0.00

\$0.00

Enter Amount Enclosed Below

Payment Due Date
May 16, 2003\$

17 SDSN6A01 0002069
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 317 MOOSE ST
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Discover More Card Account Summary

		Closing Date: April 17, 2003	page 1 of 2
Account Number	6011 0024 5025 9155	Previous Balance	\$41.65
Payment Due Date	May 16, 2003	Payments And Credits	41.65
Minimum Payment Due	\$0.00	Purchases	+ 0.00
Credit Limit	\$5,500.00	Cash Advances	+ 0.00
Credit Available	\$5,500.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$2,750.00	Finance Charges	+ 0.00
Cash Credit Available	\$2,750.00	New Balance	= \$0.00

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: September 17

Opening Cashback Bonus Balance \$ 2.77
 New Cashback Bonus Earned + 0.00

Cashback Bonus Balance \$ 2.77
Available to Redeem \$ 0.00

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Trans. Date	Post Date		
Payments and Credits	Mar 19	Mar 19	PAYMENT - THANK YOU \$ -41.65

1

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	0.05477%	19.99% F	19.99%	\$0	\$0
previous billing period: 28 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.

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance		\$ 2.77
Purchase Award This Period		+ 0.00
Cashback Bonus Award Total		2.77
Cashback Bonus Award Balance		2.77
Award Available to Redeem		\$ 0.00

Payment Due Date
July 16, 2003\$ Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.17 SDSN6A01 0002070
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Discover More Card Account Summary

Closing Date: June 17, 2003

page 1 of 3

Account Number	6011 0024 5025 9155
Payment Due Date	July 16, 2003
Minimum Payment Due	\$10.00
Credit Limit	\$5,500.00
Credit Available	\$5,366.00
Cash Credit Limit	\$2,800.00
Cash Credit Available	\$2,800.00

Previous Balance	\$ 0.00
Payments And Credits	- 0.00
Purchases	+ 133.89
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 0.00
New Balance	= \$133.89

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: September 17

Opening Cashback Bonus Balance	\$ 2.77
New Cashback Bonus Earned	+ 0.20
Promotional Cashback Bonus	+ 0.14
Cashback Bonus Balance Available to Redeem	\$ 3.11
	\$ 0.00

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	Trans. Date	Post Date		
Merchandise/Retail	Jun 1	Jun 1	TARGET STORES T-1160 ALTOONA PA	\$ 55.33
Warehouse Clubs	Jun 1	Jun 1	SAMS CLUB 006460 ALTOONA PA	78.56



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Closing Date: June 17, 2003

page 2 of 3

Finance Charge Summary

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	0.05477%	19.99% F	19.99%	\$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.

Questions? Manage your account at Discovercard.com

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Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance	\$ 2.77	
Purchase Award This Period	+ 0.20	
Promotional Cashback Bonus	0.14	
Cashback Bonus Award Total	3.11	
Cashback Bonus Award Balance	3.11	
Award Available to Redeem	\$ 0.00	

DISCOVER CARD

\$0.00

\$0.00

Enter Amount Enclosed Below

Payment Due Date
August 16, 2003\$

17 SDSN6A01 0002071
 BOWERY, BRIAN SCOTT
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Discover More Card Account Summary

Closing Date: July 17, 2003

page 1 of 2

Account Number	6011 0024 5025 9155
Payment Due Date	August 16, 2003
Minimum Payment Due	\$0.00
Credit Limit	\$5,500.00
Credit Available	\$5,500.00
Cash Credit Limit	\$2,800.00
Cash Credit Available	\$2,800.00

Previous Balance	\$ 133.89
Payments And Credits	- 133.89
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 0.00
New Balance	= \$0.00

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: September 17

Opening Cashback Bonus Balance	\$ 3.11
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 3.11
Available to Redeem	\$ 0.00

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 Salt Lake City, UT 84130
 TDD (Telecommunications Device for the Deaf):
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	Trans. Date	Post Date				
Payments and Credits	Jul 16	Jul 16	PAYMENT - THANK YOU			\$ -133.89

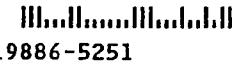
Finance Charge Summary

	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
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.

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance		\$ 3.11
Purchase Award This Period		+ 0.00
Cashback Bonus Award Total		3.11
Cashback Bonus Award Balance		3.11
Award Available to Redeem		\$ 0.00

Payment Due Date
October 16, 2003\$
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Card or pay online @ Discovercard.com.17 SDSN6A01 0002072
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Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	October 16, 2003
Minimum Payment Due	\$10.00
Credit Limit	\$5,500.00
Credit Available	\$5,082.00
Cash Credit Limit	\$2,800.00
Cash Credit Available	\$2,800.00

Closing Date: September 17, 2003

page 1 of 3

Previous Balance	\$0.00
Payments And Credits	0.00
Purchases	+ 417.14
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 0.00
New Balance	= \$417.14

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: September 17

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

Opening Cashback Bonus Balance	\$ 3.11
New Cashback Bonus Earned	+ 1.04

Cashback Bonus Balance	\$ 4.15
Available to Redeem	\$ 0.00

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	Trans. Date	Post Date	
Warehouse Clubs	Aug 17	Aug 18	SAMS CLUB 006460 ALTOONA PA
	Aug 17	Aug 18	SAMS CLUB 006460 ALTOONA PA

\$ 49.64
367.50

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Closing Date: September 17, 2003

page 2 of 3

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01616%; corresponding ANNUAL PERCENTAGE RATE: 5.90%. 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
<hr/>						
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
<hr/>						
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.

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Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance		\$ 3.11
Purchase Award This Period		+ 1.04
Cashback Bonus Award Total		4.15
Cashback Bonus Award Balance		4.15
Award Available to Redeem		\$ 0.00



\$390.53

\$10.00

Enter Amount Enclosed Below

Payment Due Date
November 16, 2003\$
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Card or pay online @ Discovercard.com17 SDSN6A01 0002073
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Discover More Card Account Summary

		Closing Date: October 17, 2003	page 1 of 2
Account Number	6011 0024 5025 9155	Previous Balance	\$ 417.14
Payment Due Date	November 16, 2003	Payments And Credits	- 100.00
Minimum Payment Due	\$10.00	Purchases	+ 59.35
Credit Limit	\$5,500.00	Cash Advances	+ 0.00
Credit Available	\$5,109.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$2,800.00	Finance Charges	+ 14.04
Cash Credit Available	\$2,800.00	New Balance	= \$390.53

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: September 17

Opening Cashback Bonus Balance	\$ 4.15
New Cashback Bonus Earned	+ 0.15
Cashback Bonus Balance	\$ 4.30
Available to Redeem	\$ 0.00

Keep using your Discover(R) Card and watch
your Cashback Bonus(R) award grow!
Remember, once your Cashback Bonus
award is at least \$20, you can redeem your
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Salt Lake City, UT 84130TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

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	Trans. Date	Post Date		
Payments and Credits	Oct 11	Oct 11	PAYMENT - THANK YOU	\$ -100.00
Merchandise/Retail	Oct 10	Oct 10	CVS 1685 CLEARFIELD PA	36.99
	Oct 10	Oct 10	WALMRT SUPERCNT 002540 CLARION PA	22.36

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	\$420.15	0.05477%	19.99% F	19.99%	\$6.90	none
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0	\$0
previous billing period: 31 days						
Purchases	\$420.59	0.05477%	19.99% F	19.99%	\$7.14	none

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

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance		\$ 4.15
Purchase Award This Period		+ 0.15
Cashback Bonus Award Total		4.30
Cashback Bonus Award Balance		4.30
Award Available to Redeem		\$ 0.00

Payment Due Date
December 16, 2003Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

17 SDSN6A01 0002074
 BOWERY, BRIAN SCOTT
 317 MOOSE ST
 CLEARFIELD PA 16830-2919

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PO BOX 15251

WILMINGTON DE 19886-5251

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

000006011002450259155007413500075000001500

Discover More Card Account Summary

Account Number 6011 0024 5025 9155
 Payment Due Date December 16, 2003
 Minimum Payment Due \$15.00
 Credit Limit \$5,500.00
 Credit Available \$4,758.00
 Cash Credit Limit \$2,800.00
 Cash Credit Available \$2,800.00

Closing Date: November 17, 2003

page 1 of 2

Previous Balance	\$390.53
Payments And Credits	75.00
Purchases	+ 417.31
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 8.51
New Balance	= \$741.35

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

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: September 17

Opening Cashback Bonus Balance	\$ 4.30
New Cashback Bonus Earned	+ 0.00
	<u>+ 1.04</u>

Cashback Bonus Balance	\$ 5.34
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 More 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 15	Nov 15	PAYMENT - THANK YOU	\$ -75.00
Merchandise/Retail	Nov 3	Nov 3	TARGET STORES T-1160 ALTOONA PA	116.95
	Nov 10	Nov 10	RITE AID 0740 CLEARFIELD PA	64.38
Warehouse Clubs	Nov 3	Nov 3	SAMS CLUB 006460 ALTOONA PA	47.40
	Nov 15	Nov 15	SAMS CLUB 006460 ALTOONA PA	188.58

Information For You

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

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	\$501.24	0.05477%	19.99% F	19.99%	\$8.51	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.

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance	\$ 4.30	
Purchase Award This Period	+ 0.00	1.04
		0.00
Cashback Bonus Award Total		5.34
Cashback Bonus Award Balance		5.34
Award Available to Redeem	\$ 0.00	

DISCOVER CARD

\$897.77

\$18.00

Enter Amount Enclosed Below

Payment Due Date
January 16, 2004\$
Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.17 SDSNSA01 0002075
BOWERY, BRIAN SCOTT
317 MOOSE ST
CLEARFIELD PA 16830-2919Save 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/payPO BOX 15251
WILMINGTON DE 19886-5251 Address, e-mail or telephone change? Print change in space
above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

000006011002450259155008977700100000001800

Discover More Card Account Summary

Closing Date: December 17, 2003 page 1 of 2

Account Number	6011 0024 5025 9155
Payment Due Date	January 16, 2004
Minimum Payment Due	\$18.00
Credit Limit	\$5,500.00
Credit Available	\$4,602.00
Cash Credit Limit	\$2,800.00
Cash Credit Available	\$2,800.00

Previous Balance	\$741.35
Payments And Credits	105.99
Purchases	+ 249.70
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 12.71
New Balance	= \$897.77

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: September 17

Opening Cashback Bonus Balance	\$ 5.34
New Cashback Bonus Earned	+ 0.00
	+ 0.61

Cashback Bonus Balance	\$ 5.95
Available to Redeem	\$ 0.00

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

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 More Card, PO Box 30943
Salt Lake City, UT 84130TDD (Telecommunications Device for the Deaf):
For assistance, see reverse side.

Transactions

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	Trans. Date	Post Date	
Payments and Credits	Dec 13	Dec 13	PAYMENT - THANK YOU \$ -100.00
	Dec 13	Dec 15	TARGET STORES T-1160 ALTOONA PA -5.99
Restaurants	Dec 10	Dec 10	EAT N PARK 00100669 CLARION PA 13.93
Warehouse Clubs	Dec 13	Dec 13	SAMS CLUB 006460 ALTOONA PA 143.80
	Dec 13	Dec 13	SAMS CLUB 006460 ALTOONA PA 91.97



Real answers from real people.

When you have a question or concern about your Discover® Card Account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: December 17, 2003

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.

	<u>Average Daily Balances</u>	<u>Daily Periodic Rates</u>	<u>Nominal ANNUAL PERCENTAGE RATES</u>	<u>ANNUAL PERCENTAGE RATES</u>	<u>Periodic FINANCE CHARGES</u>	<u>Transaction Fee FINANCE CHARGES</u>
current billing period: 30 days						
Purchases	\$773.04	0.05477%	19.99% F	19.99%	\$12.71	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.

Questions? Manage your account at Discovercard.com

1-800-347-2683



\$863.06

\$18.00

Enter Amount Enclosed Below

Payment Due Date
February 16, 2004\$
Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com17 SDSN6A01 0002076
BOWERY, BRIAN SCOTT
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CLEARFIELD PA 16830-2919Save time and a stamp this month by paying
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WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space
above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

000006011002450259155008630600050000001800

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	February 16, 2004
Minimum Payment Due	\$18.00
Credit Limit	\$5,500.00
Credit Available	\$4,636.00
Cash Credit Limit	\$2,800.00
Cash Credit Available	\$2,800.00

Closing Date: January 17, 2004

page 1 of 1

Previous Balance	\$897.77
Payments And Credits	50.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 15.29
New Balance	= \$863.06

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: September 17

Opening Cashback Bonus Balance	\$ 5.95
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 5.95
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.

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)

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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	Jan 15	Jan 15	PAYMENT - THANK YOU \$ -50.00

Information For You

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

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	\$900.35	0.05477%	19.99% F	19.99%	\$15.29	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.

Lock Your CD Rate Today! Move fast to lock in your CD rate with Discover Bank's fast, free and secure Electronic Deposit!

DISCOVER
CARD

\$930.95

\$19.00

Payment Due Date
March 16, 2004

Enter Amount Enclosed Below

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

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

000006011002450259155009309500000000001900

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	March 16, 2004
Minimum Payment Due	\$19.00
Credit Limit	\$7,000.00
Credit Available	\$6,069.00
Cash Credit Limit	\$3,600.00
Cash Credit Available	\$3,600.00

Closing Date: February 17, 2004

page 1 of 3

Previous Balance	\$863.06
Payments And Credits	- 75.00
Purchases	+ 127.75
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 15.14
New Balance	= \$930.95

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

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: September 17

Opening Cashback Bonus Balance	\$ 5.95
New Cashback Bonus Earned	+ 0.00
	= 0.32

Cashback Bonus Balance	\$ 6.27
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)

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 Salt Lake City, UT 84130
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 For assistance, see reverse side.

Transactions

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	Trans. Date	Post Date		
Payments and Credits	Feb 15	Feb 15	INTERNET PAYMENT - THANK YOU	\$.75.00
Merchandise/Retail	Feb 11	Feb 11	WALMART SUPERCNT 002129 CLEARFIELD PA	127.75

Information For You

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

Congratulations! Your Account credit limit has been increased to \$7,000.00.

Congratulations! Your Account's cash credit limit has been increased to \$3,600.00.

**Real answers from real people.**

When you have a question or concern about your Discover® Card Account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: February 17, 2004

page 2 of 3

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	\$891.82	0.05477%	19.99% F	19.99%	\$15.14
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$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

Call 1-800-DISCOVER (1-800-347-2683)

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance	\$ 5.95	
Purchase Award This Period	+ 0.00	0.32
Cashback Bonus Award Total		6.27
Cashback Bonus Award Balance		6.27
Award Available to Redeem	\$ 0.00	

Payment Due Date
April 16, 2004\$ Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

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 receive important Account information and special offers.

000006011002450259155037214900065000007500

Discover More Card Account Summary

		Closing Date: March 17, 2004	page 1 of 2
Account Number	6011 0024 5025 9155	Previous Balance	\$930.95
Payment Due Date	April 16, 2004	Payments And Credits	65.00
Minimum Payment Due	\$75.00	Purchases	+ 103.68
Credit Limit	\$7,000.00	Cash Advances	+ 0.00
Credit Available	\$3,278.00	Balance Transfers	+ 2,647.37
Cash Credit Limit	\$3,600.00	Finance Charges	+ 104.49
Cash Credit Available	\$3,278.00	New Balance	= \$3,721.49

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

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: September 17

Opening Cashback Bonus Balance	\$ 6.27
New Cashback Bonus Earned	+ 0.00
	+ 0.26

Cashback Bonus Balance Available to Redeem	\$ 6.53
	+ 0.00

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

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 More 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	Mar 13	Mar 13	PAYMENT - THANK YOU \$ -65.00
Balance Transfers	Feb 29	Feb 29	DEPTMENT OF ACCO 9007171000073294 TI TN 1,464.47
	Feb 29	Feb 29	BAL TRANS TRANSACTION FEE FINANCE CHARGE 43.93
			APR 7.90% EXPIRES 01/2005
	Mar 5	Mar 5	RETAIL SERVICES 499601100382020 TI MD 1,182.90
	Mar 5	Mar 5	BAL TRANS TRANSACTION FEE FINANCE CHARGE 35.49
			APR 7.90% EXPIRES 01/2005
Warehouse Clubs	Feb 29	Feb 29	SAMS CLUB 006533 STATE COLLEGEPA 103.68

Information For You

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

Did you know that millions of credit cards are lost or stolen every year? The Register(R) safeguards all your credit, debit and ATM cards for less than five cents a day. Call 1-800-347-3395 to enroll in our 3-year \$45 Deluxe Service.



Real answers from real people.

When you have a question or concern about your Discover® Card Account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: March 17, 2004

page 2 of 2

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

For a list of our great Cashback Bonus® Partners, login to the Account Center at Discovercard.com or call us at 1-877-YOUR-AWARD (1-877-968-7292).

Go paperless! Elect to stop receiving your Discover® Card statements by mail and receive them exclusively online. You'll get an e-mail notification when your statement is available online and a printable version of your statement for your records. Visit the Account Center at Discovercard.com to enroll.

Simplify and save with three easy ways to transfer balances to your Discover® Card. Call 1-877-353-0985 to see if a Balance Transfer offer is available for you, go to Discovercard.com or look for Balance Transfer checks in the mail.

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: 29 days						
Purchases	\$991.56	0.05477%	19.99% F	19.99%	\$15.76	none
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0	\$0
Balance Transfers	\$1484.84	0.02164%	7.90% F	40.21%	\$9.31	\$79.42

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

1-800-DISCOVER 1-800-347-2683

CARD

\$3,606.62

5/3/00

Enter Amount Enclosed Below

Payment Due Date
May 16, 2004\$
Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com17 SDSN6A01 0002079
BOWERY, BRIAN SCOTT
317 MOOSE ST
CLEARFIELD PA 16830-2919Save 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/payPO 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.

000006011002450259155036066200150000007300

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	May 16, 2004
Minimum Payment Due	\$73.00
Credit Limit	\$7,000.00
Credit Available	\$3,393.00
Cash Credit Limit	\$3,600.00
Cash Credit Available	\$3,393.00

Closing Date: April 17, 2004

page 1 of 1

Previous Balance	\$3,721.49
Payments And Credits	- 150.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 35.13
New Balance	= \$3,606.62

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: September 17

Opening Cashback Bonus Balance	\$ 6.53
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 6.53
Available to Redeem	\$ 0.00

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

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 More 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. Post
Date Date

Payments and Credits Apr 14 Apr 14 PAYMENT - THANK YOU \$ -150.00

Information For You

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

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	\$993.53	0.05477%	19.99% F	19.99%	\$16.86	none
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0	\$0
Balance Transfers	\$2725.62	0.02164%	7.90% F	7.90%	\$18.27	\$0

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

As a Discover(R) Cardmember, you can get cash quickly and easily - just about anytime, anywhere. To find the nearest cash
locations, select your PIN or to order Discover Card Access, call 1-800-DISCOVER (1-800-347-2683).

CARD

\$3,490.07

\$ 0.00

Enter Amount Enclosed Below

Payment Due Date
June 16, 2004\$
Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

17 SDSN6A01 0002080
BOWERY, BRIAN SCOTT
 317 MOOSE ST
 CLEARFIELD PA 16830-2919

Save time and a stamp this month by paying
 your bill online. To find out about our free
 and flexible online payment features, visit
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Address, e-mail or telephone change? Print change in space
 above, or go to Discovercard.com. Print your e-mail address to
 receive important Account information and special offers.

000006011002450259155034900700150000007000

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	June 16, 2004
Minimum Payment Due	\$70.00
Credit Limit	\$7,000.00
Credit Available	\$3,509.00
Cash Credit Limit	\$3,600.00
Cash Credit Available	\$3,509.00

Closing Date: May 17, 2004

page 1 of 3

Previous Balance	\$3,606.62
Payments And Credits	- 150.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 33.45
New Balance	= \$3,490.07

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

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: September 17

Opening Cashback Bonus Balance	\$ 6.53
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 6.53
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:
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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	May 15	May 15	PAYMENT - THANK YOU
			\$ -150.00

Information For You

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

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



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When you have a question or concern about your Discover Card Account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: May 17, 2004

page 2 of 3

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.

	<u>Average Daily Balances</u>	<u>Daily Periodic Rates</u>	<u>Nominal ANNUAL PERCENTAGE RATES</u>	<u>ANNUAL PERCENTAGE RATES</u>	<u>Periodic FINANCE CHARGES</u>	<u>Transaction Fee FINANCE CHARGES</u>
current billing period: 30 days						
Purchases	\$1010.25	0.05477%	19.99% F	19.99%	\$16.60	none
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0	\$0
Balance Transfers	\$2597.54	0.02164%	7.90% F	7.90%	\$16.85	\$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

1-800-347-2683

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance		\$ 6.53
Purchase Award This Period		+ 0.00
Cashback Bonus Award Total		6.53
Cashback Bonus Award Balance		6.53
Award Available to Redeem		\$ 0.00

CARD

\$3,587.56

\$7.00

Enter Amount Enclosed Below

Payment Due Date
July 16, 2004\$ Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.17 SDSN6A01 0002081
BOWERY, BRIAN SCOTT
317 MOOSE ST
CLEARFIELD PA 16830-2919Save 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/payPO BOX 15251
WILMINGTON DE 19886-5251
Address, e-mail or telephone change? Print change in space
above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

000006011002450259155035875600140000007200

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	July 16, 2004
Minimum Payment Due	\$72.00
Credit Limit	\$7,000.00
Credit Available	\$3,412.00
Cash Credit Limit	\$3,600.00
Cash Credit Available	\$3,412.00

Closing Date: June 17, 2004

page 1 of 2

Previous Balance	\$3,490.07
Payments And Credits	- 140.00
Purchases	+ 200.72
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 36.77
New Balance	= \$3,587.56

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.**Cashback Bonus®**Cashback Bonus® Anniversary
Date: September 17

Opening Cashback Bonus Balance	\$ 6.53
New Cashback Bonus Earned	+ 0.00
	+ 0.50

Cashback Bonus Balance	\$ 7.03
Available to Redeem	\$ 0.00

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

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 More 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	Jun 16	Jun 16	PAYMENT - THANK YOU \$ -140.00
Warehouse Clubs	May 24	May 24	SAMS CLUB 006575 PITTSBURGH(W)PA 200.72

Information For You

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



Real answers from real people.

When you have a question or concern about your Discover® Card Account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: June 17, 2004

page 2 of 2

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	\$1190.21	0.05477%	19.99% F	19.99%	\$20.21
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0
Balance Transfers	\$2470.21	0.02164%	7.90% F	7.90%	\$16.56

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

Call 1-800-DISCOVER (1-800-347-2683)

CARD

\$3,791.35

\$76.00

Enter Amount Enclosed Below

Payment Due Date
August 16, 2004\$ Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

17 SDSN6A01 0002082
BOWERY, BRIAN SCOTT
 317 MOOSE ST
 CLEARFIELD PA 16830-2919

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

000006011002450259155037913500125000007600

Discover More Card Account Summary

		Closing Date: July 17, 2004	page 1 of 1
Account Number	6011 0024 5025 9155	Previous Balance	\$3,587.56
Payment Due Date	August 16, 2004	Payments And Credits	125.00
Minimum Payment Due	\$76.00	Purchases	+ 290.59
Credit Limit	\$7,000.00	Cash Advances	+ 0.00
Credit Available	\$3,208.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$3,600.00	Finance Charges	+ 38.20
Cash Credit Available	\$3,208.00	New Balance	= \$3,791.35

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

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: September 17

Opening Cashback Bonus Balance	\$ 7.03
New Cashback Bonus Earned	+ 0.00
	+ 0.73

Cashback Bonus Balance Available to Redeem	\$ 7.76
	0.00

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

How Can We Help You?

Please have your Discover Card available.

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

For Account Inquiries, write to us at:
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 Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
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Transactions

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	Trans. Date	Post Date			
Payments and Credits	Jul 14	Jul 14	PAYMENT - THANK YOU		\$.125.00
Warehouse Clubs	Jun 28	Jun 28	SAMS CLUB 006575 PITTSBURGH[W]PA		184.85
	Jul 10	Jul 10	SAMS CLUB 006460 ALTOONA PA		105.74

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	\$1401.81	0.05477%	19.99% F	19.99%	\$23.03	none
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0	\$0
Balance Transfers	\$2338.48	0.02164%	7.90% F	7.90%	\$15.17	\$0

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

Build your Cashback Bonus(R) award with every bill you pay automatically with your Discover(R) Card. Cell phone, cable
 and internet service and health club.

CARD

\$3,833.27

| \$77.00

Enter Amount Enclosed Below

Payment Due Date
September 16, 2004\$ Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

17 SDSN6A01 0002083
BOWERY, BRIAN SCOTT
 317 MOOSE ST
 CLEARFIELD PA 16830-2919

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Address, e-mail or telephone change? Print change in space
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 receive important Account information and special offers.

000006011002450259155038332700000000007700

Discover More Card Account Summary

		Closing Date: August 17, 2004	page 1 of 2
Account Number	6011 0024 5025 9155	Previous Balance	\$ 3,791.35
Payment Due Date	September 16, 2004	Payments And Credits	80.00
Minimum Payment Due	\$77.00	Purchases	+ 78.99
Credit Limit	\$8,100.00	Cash Advances	+ 0.00
Credit Available	\$4,266.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$4,200.00	Finance Charges	+ 42.93
Cash Credit Available	\$4,200.00	New Balance	= \$3,833.27

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

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: September 17

Opening Cashback Bonus Balance	\$ 7.76
New Cashback Bonus Earned	+ 0.00
	<u>+ 0.25</u>

Cashback Bonus Balance	\$ 8.01
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 More 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	Aug 16	Aug 16	INTERNET PAYMENT - THANK YOU	\$ -80.00
Merchandise/Retail	Jul 19	Jul 19	TARGET STORES T1217 PITTSBURGH PA	78.99

Information For You

Call 1-877-353-0986 today or visit Discovercard.com to find out if you qualify for a valuable Balance Transfer offer. It's a fast and easy way to save money!

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01342%; corresponding ANNUAL PERCENTAGE RATE: 4.90%. 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	\$1643.28	0.05477%	19.99% F	19.99%	\$27.91	none
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0	\$0
Balance Transfers	\$2240.06	0.02164%	7.90% F	7.90%	\$15.02	\$0

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

By paying your bill by check, you agree to the processing of your payment electronically. If your check is processed

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance	\$ 7.76	
Purchase Award This Period	+ 0.00	0.25
Cashback Bonus Award Total		8.01
Cashback Bonus Award Balance		8.01
Award Available to Redeem	\$ 0.00	

CARD

\$3,776.85

\$76.00

Enter Amount Enclosed Below

Payment Due Date
October 16, 2004\$
Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

17 SDSN6A01 0002084
BOWERY, BRIAN SCOTT
317 MOOSE ST
CLEARFIELD PA 16830-2919

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 receive important Account information and special offers.

000006011002450259155037768500000000007600

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	October 16, 2004
Minimum Payment Due	\$76.00
Credit Limit	\$8,100.00
Credit Available	\$4,323.00
Cash Credit Limit	\$4,200.00
Cash Credit Available	\$4,200.00

Closing Date: September 17, 2004

page 1 of 2

Previous Balance	\$3,833.27
Payments And Credits	100.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 43.58
New Balance	= \$3,776.85

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

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: September 17

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.

Opening Cashback Bonus Balance	\$ 8.01
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance Available to Redeem	\$ 8.01
	\$ 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:
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 Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
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Transactions

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Trans. Date	Post Date	
Payments and Credits	Sep 15	Sep 15 INTERNET PAYMENT - THANK YOU
		\$ -100.00

Information For You

Congratulations! Your Account's cash credit limit has been increased to \$4,200.00.



Real answers from real people.

When you have a question or concern about your Discover® Card Account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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 17, 2004

page 2 of 2

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01342%; corresponding ANNUAL PERCENTAGE RATE: 4.90%. 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	\$1668.40	0.05614%	20.49% V	20.49%	\$29.03
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0
Balance Transfers	\$2170.35	0.02164%	7.90% F	7.90%	\$.14.55

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

1-800-DISCOVER (1-800-347-2683)

DISCOVER
CARD

\$3,719.46

\$75.00

Enter Amount Enclosed Below

Payment Due Date
November 16, 2004\$ Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

17 SDSN6A01 0002085
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 above, or go to Discovercard.com. Print your e-mail address to
 receive important Account information and special offers.

0000060110024502591550371946000000000007500

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	November 16, 2004
Minimum Payment Due	\$75.00
Credit Limit	\$8,100.00
Credit Available	\$4,380.00
Cash Credit Limit	\$4,200.00
Cash Credit Available	\$4,200.00

Closing Date: October 17, 2004

page 1 of 1

Previous Balance	\$3,776.85
Payments And Credits	100.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 42.61
New Balance	= \$3,719.46

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

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: September 17

Opening Cashback Bonus Balance	\$ 8.01
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 8.01
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.

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:
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Transactions

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Trans. Date	Post Date	Transaction	Amount
Payments and Credits	Oct 17	Oct 17 INTERNET PAYMENT - THANK YOU	\$ -100.00

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	\$1703.32	0.05682%	20.74% V	20.74%	\$29.04 none
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0 \$0
Balance Transfers	\$2090.74	0.02164%	7.90% F	7.90%	\$13.57 \$0

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

DISCOVER
CARD

\$3,663.22

\$74.00

Payment Due Date
December 16, 2004

Enter Amount Enclosed Below

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

17 SDSN6A01 0002086
BOWERY, BRIAN SCOTT
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CLEARFIELD PA 16830-2919

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

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Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	December 16, 2004
Minimum Payment Due	\$74.00
Credit Limit	\$8,100.00
Credit Available	\$4,436.00
Cash Credit Limit	\$4,200.00
Cash Credit Available	\$4,200.00

Closing Date:	November 17, 2004	page 1 of 2
Previous Balance	\$3,719.46	
Payments And Credits	100.00	
Purchases	+ 0.00	
Cash Advances	+ 0.00	
Balance Transfers	+ 0.00	
Finance Charges	+ 43.76	
New Balance	= \$3,663.22	

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

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: September 17

Opening Cashback Bonus Balance	\$ 8.01
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 8.01
	\$ 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)

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 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 8	PAYMENT - THANK YOU
		\$ -100.00

Information For You

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

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	\$1733.10	0.05682%	20.74% V	20.74%	\$30.52	none
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0	\$0
Balance Transfers	\$1975.30	0.02164%	7.90% F	7.90%	\$13.24	\$0

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

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance		\$ 8.01
Purchase Award This Period		+ 0.00
Cashback Bonus Award Total		8.01
Cashback Bonus Award Balance		8.01
Award Available to Redeem		\$ 0.00

DISCOVER
CARD

\$3,606.08

\$73.00

Payment Due Date
January 16, 2005

Enter Amount Enclosed Below

\$
Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com/pay.17 SDSN6A01 0002087
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317 MOOSE ST
CLEARFIELD PA 16830-2919Save 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/payPO BOX 15251 
WILMINGTON DE 19886-5251
Address, e-mail or telephone change? Print change in space
above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

0000060110024502591550360608000000000007300

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	January 16, 2005
Minimum Payment Due	\$73.00
Credit Limit	\$8,100.00
Credit Available	\$4,493.00
Cash Credit Limit	\$4,200.00
Cash Credit Available	\$4,200.00

Closing Date: December 17, 2004

page 1 of 1

Previous Balance	\$3,663.22
Payments And Credits	100.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 42.86
New Balance	= \$3,606.08

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.**Cashback Bonus®**Cashback Bonus® Anniversary
Date: September 17

Opening Cashback Bonus Balance	\$ 8.01
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 8.01
Available to Redeem	\$ 0.00

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

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 More 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 Dec 17 Dec 17 INTERNET PAYMENT - THANK YOU \$ -100.00

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01616%; corresponding ANNUAL PERCENTAGE RATE: 5.90%. 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	\$1763.54	0.05751%	20.99%	V 20.99%	\$30.42	none
Cash Advances	\$0	0.05477%	19.99%	F 19.99%	\$0	\$0
Balance Transfers	\$1917.01	0.02164%	7.90%	F 7.90%	\$12.44	\$0

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(R) helps you manage your credit, prevent identity

DISCOVER
CARD

\$3,550.64

\$72.00

Payment Due Date
February 16, 2005

Enter Amount Enclosed Below

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

17 SDSN6A01 0002088
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 above, or go to Discovercard.com. Print your e-mail address to
 receive important Account information and special offers.

000006011002450259155035506400100000007200

Discover More Card Account Summary

Account Number 6011 0024 5025 9155
 Payment Due Date February 16, 2005
 Minimum Payment Due \$72.00
 Credit Limit \$8,100.00
 Credit Available \$4,549.00
 Cash Credit Limit \$4,200.00
 Cash Credit Available \$4,200.00

Closing Date: January 17, 2005

page 1 of 1

Previous Balance	\$3,606.08
Payments And Credits	100.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 44.56
New Balance	= \$3,550.64

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

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: September 17

Opening Cashback Bonus Balance	\$ 8.01
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 8.01
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.

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 More 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 14	Jan 14	PAYMENT - THANK YOU		\$ -100.00

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01616%; corresponding ANNUAL PERCENTAGE RATE: 5.90%. 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	\$1794.93	0.05819%	21.24% V	21.24%	\$32.36 none
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0 \$0
Balance Transfers	\$1819.79	0.02164%	7.90% F	7.90%	\$12.20 \$0

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

Payment Due Date
March 16, 2005

Enter Amount Enclosed Below

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

17 SDSN6A01 0002089
BOWERY, BRIAN SCOTT
317 MOOSE ST
CLEARFIELD PA 16830-2919

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000006011002450259155037403700100000007500

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	March 16, 2005
Minimum Payment Due	\$75.00
Credit Limit	\$8,100.00
Credit Available	\$4,359.00
Cash Credit Limit	\$4,200.00
Cash Credit Available	\$4,200.00

Closing Date: February 17, 2005

page 1 of 3

Previous Balance	\$3,550.64
Payments And Credits	100.00
Purchases	+ 222.82
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 66.91
New Balance	= \$3,740.37

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

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: September 17

Opening Cashback Bonus Balance	\$ 8.01
New Cashback Bonus Earned	+ 0.00
	+ 0.56

Cashback Bonus Balance	\$ 8.57
Available to Redeem	\$ 0.00

How Can We Help You?

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

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Discover More Card, PO Box 30943

Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):

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Transactions

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

	Trans. Date	Post Date		
Payments and Credits	Feb 13	Feb 13	PAYMENT - THANK YOU	\$ -100.00
Warehouse Clubs	Jan 29	Jan 29	SAMS CLUB 006460 ALTOONA PA	222.82

Information For You

FREE Additional Cards for your Account allow you to share your credit line without sharing your Card. Request FREE
 Additional Cards for those close to you to help with daily shopping and errands and to use as credit resource in case of
 emergency. Call 1-800-DISCOVER or visit Discovercard.com/AdditionalCards today.

Call 1-877-353-0941 today or visit Discovercard.com to find out if you qualify for a valuable Balance Transfer offer. It's a
 fast and easy way to save money!

**Real answers from real people.**

When you have a question or concern about your Discover® Card Account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: February 17, 2005

page 2 of 3

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01616%; corresponding ANNUAL PERCENTAGE RATE: 5.90%. 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	\$3710.21	0.05819%	21.24% V	21.24%	\$66.91	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.

Questions? Manage your account at Discovercard.com

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Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date: September 17	Balance
Previous Cashback Bonus Award Balance	\$ 8.01
Purchase Award This Period	+ 0.00
	0.56
Cashback Bonus Award Total	8.57
Cashback Bonus Award Balance	8.57
Award Available to Redeem	\$ 0.00

DISCOVER
CARD

\$3,945.27

\$79.00

Enter Amount Enclosed Below

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

17 SDSNGA01 0002090
BOWERY, BRIAN SCOTT
317 MOOSE ST
CLEARFIELD PA 16830-2919

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receive important Account information and special offers.

000006011002450259155039452700125000007900

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	April 16, 2005
Minimum Payment Due	\$79.00
Credit Limit	\$9,000.00
Credit Available	\$5,054.00
Cash Credit Limit	\$4,700.00
Cash Credit Available	\$4,700.00

Closing Date: March 17, 2005

page 1 of 2

Previous Balance	\$3,740.37
Payments And Credits	- 125.00
Purchases	+ 264.15
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 65.75
New Balance	= \$3,945.27

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: September 17

Opening Cashback Bonus Balance	\$ 8.57
New Cashback Bonus Earned	+ 0.00
	+ 0.66

Cashback Bonus Balance Available to Redeem	\$ 9.23
	\$ 0.00

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

How Can We Help You?

Please have your Discover Card available.

Manage your account online at Discovercard.com

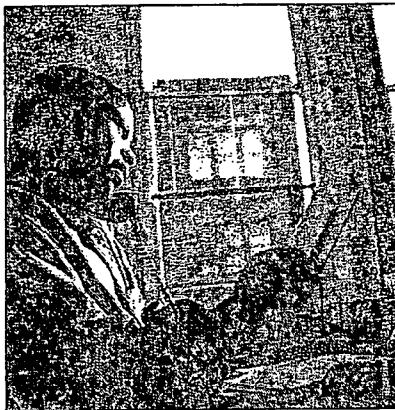
Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:
Discover More 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 16	Mar 16	PAYMENT - THANK YOU \$ -125.00
Warehouse Clubs	Feb 19	Feb 19	SAMS CLUB 006460.ALTOONA PA. 190.90
	Mar 2	Mar 2	SAMS CLUB 006575 PITTSBURGH PA. 73.25

**Real answers from real people.**

When you have a question or concern about your Discover® Card Account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: March 17, 2005

page 2 of 2

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01616%; corresponding ANNUAL PERCENTAGE RATE: 5.90%. 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: 28 days						
Purchases	\$3988.84	0.05888%	21.49% V	21.49%	\$65.75	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.

Questions? Manage your account at Discovercard.com

DISCOVER
CARD

\$4,328.06

\$166.00

Payment Due Date
May 16, 2005

Enter Amount Enclosed Below

\$ Please make check payable to Discover Platinum
Card. Minimum payment due includes a past due
amount of \$79.00.17 SDSN6A01 0002091
BOWERY, BRIAN SCOTT
317 MOOSE ST
CLEARFIELD PA 16830-2919Save 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/payPO 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.

000006011002450259155043280600000000016600

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	May 16, 2005
Minimum Payment Due	\$166.00
Credit Limit	\$9,000.00
Credit Available	\$4,671.00
Cash Credit Limit	\$4,700.00
Cash Credit Available	\$4,671.00

Closing Date: April 17, 2005

page 1 of 1

Previous Balance	\$ 3,945.27
Payments And Credits	0.00
Purchases	+ 306.74
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 76.05
New Balance	= \$4,328.06

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.**Cashback Bonus®**Cashback Bonus® Anniversary
Date: September 17

Opening Cashback Bonus Balance	\$ 9.23
New Cashback Bonus Earned	+ 0.00
	+ 0.67

Cashback Bonus Balance	\$ 9.90
Available to Redeem	\$ 0.00

Congratulations! Your Account credit limit has
been increased to \$9,000.00.**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 More 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	Apr 16	Apr 16	LATE FEE		\$ 39.00
Warehouse Clubs	Apr 2	Apr 2	SAMS CLUB 006460 ALTOONA PA		267.74

Information For You

Your account is past due. Please pay your minimum monthly payment plus the past due amount.

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.05956%, corresponding ANNUAL PERCENTAGE RATE: 21.74%. 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	\$4119.52	0.05956%	21.74% V	21.74%	\$76.05	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.

DISCOVER
CARD

\$5,861.40

\$118.00

Payment Due Date
June 16, 2005

Enter Amount Enclosed Below

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

17 SDSN6A01 0002092
BOWERY, BRIAN SCOTT
317 MOOSE ST
CLEARFIELD PA 16830-2919

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000006011002450259155058614000000000011800

Discover More Card Account Summary

		Closing Date: May 17, 2005	page 1 of 2
Account Number	6011 0024 5025 9155	Previous Balance	\$4,328.06
Payment Due Date	June 16, 2005	Payments And Credits	- 255.00
Minimum Payment Due	\$118.00	Purchases	+ 463.11
Credit Limit	\$9,000.00	Cash Advances	+ 0.00
Credit Available	\$3,138.00	Balance Transfers	+ 1,200.00
Cash Credit Limit	\$4,700.00	Finance Charges	+ 125.23
Cash Credit Available	\$3,138.00	New Balance	= \$5,861.40

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: September 17

Opening Cashback Bonus Balance	\$ 9.90
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 11.06
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.

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 More 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	Apr 22	Apr 22	PHONE PAYMENT - THANK YOU \$ -166.00
	Apr 24	Apr 24	LATE CHARGE REFUND -39.00
	May 17	May 17	INTERNET PAYMENT - THANK YOU -50.00
Balance Transfers	May 5	May 5	BALANCE TRANSFER CHECK 0420 1,200.00
	May 5	May 5	BAL TRANS TRANSACTION FEE FINANCE CHARGE 36.00
Warehouse Clubs	Apr 17	Apr 18	SAMS CLUB 006460 ALTOONA PA 150.13
	May 1	May 1	SAMS CLUB 006460 ALTOONA PA 92.30
	May 9	May 9	SAMS CLUB 006460 ALTOONA PA 220.68

Information For You

Congratulations! Your Account's cash credit limit has been increased to \$4,700.00.

Call 1-877-353-0986 today or visit Discovercard.com to find out if you qualify for a valuable Balance Transfer offer. It's a fast and easy way to save money!



Real answers from real people.

When you have a question or concern about your Discover® Card Account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. It's just one of the ways we put you first.

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Closing Date: May 17, 2005

page 2 of 2

The Discover® Gift Card is a festive, prepaid card that works just like a credit card – at malls, online and most everywhere the Discover Card is welcomed. The Discover Gift Card is the perfect gift for everyone and every occasion, so your gift-giving possibilities are endless. And think of the time you'll save shopping and gift-wrapping.

Increase Your Cashback Bonus® By Paying Your Bills. Getting rewarded for paying your bills has never been easier. Just contact the companies that you pay on a regular basis to have your bills automatically charged to your Discover Card. Build your Cashback Bonus® with each payment – unlimited earnings without hidden fees.

FREE Additional Cards for your Account allow you to share your credit line without sharing your Card. Request **FREE Additional Cards** for those close to you to help with daily shopping and errands and to use as credit resource in case of emergency. Call 1-800-DISCOVER or visit Discovercard.com/AdditionalCards today.

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE RATE: 9.90%. 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	\$4457.95	0.05956%	21.74% V	21.74%	\$79.64
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0
Balance Transfers	\$537.51	0.05956%	21.74% V	45.58%	\$9.59
					\$36.00

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

1-800-DISCOVER (1-800-347-2683)

DISCOVER
CARD

\$6,306.00

\$127.00

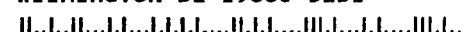
Payment Due Date
July 16, 2005

Enter Amount Enclosed Below

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

17 SDSN6A01 0002093
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000006611002450259155063060000150000012700

Discover More Card Account Summary

		Closing Date: June 17, 2005	page 1 of 2
Account Number	6011 0024 5025 9155	Previous Balance	\$ 5,861.40
Payment Due Date	July 16, 2005	Payments And Credits	150.00
Minimum Payment Due	\$127.00	Purchases	+ 480.50
Credit Limit	\$9,000.00	Cash Advances	+ 0.00
Credit Available	\$2,694.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$4,700.00	Finance Charges	+ 114.10
Cash Credit Available	\$2,694.00	New Balance	= \$6,306.00

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: September 17

Opening Cashback Bonus Balance \$ 11.06
New Cashback Bonus Earned + 0.00
+ 1.20

Cashback Bonus Balance \$ 12.26
Available to Redeem \$ 0.00

Keep using your Discover(R) Card and watch
your Cashback Bonus(R) award grow!
Remember, once your Cashback Bonus
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Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:
Discover More Card, PO Box 30943

Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):

For assistance, see reverse side.

Transactions

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	Trans.	Post Date		
Payments and Credits	Jun 16	Jun 16	PAYMENT - THANK YOU	\$ -150.00
Warehouse Clubs	May 28	May 28	SAMS CLUB 006460 ALTOONA PA	230.12
	Jun 12	Jun 12	SAMS CLUB 006460 ALTOONA PA	250.38

Information For You

Congratulations! Your Account's cash credit limit has been increased to \$4,700.00.

FREE Additional Cards for your Account allow you to share your credit line without sharing your Card. Request FREE
Additional Cards for those close to you to help with daily shopping and errands and to use as a credit resource in case of
emergency. Call 1-800-DISCOVER or visit Discovercard.com/AdditionalCards today.

Now you can save up to 50% on health care by becoming a PlanPlus(SM) member. PlanPlus is not insurance and provides
discounts on health care products and services. PlanPlus can be used with your insurance plan for even greater savings. For
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Call 1-800-767-7315 today or visit Discovercard.com to find out if you qualify for a valuable Balance Transfer offer. It's a

**Real answers from real people.**

When you have a question or concern about your Discover® Card Account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: June 17, 2005

page 2 of 2

Discover 2GO® Card is the FREE compact companion to your Account. You can use it everywhere Discover® Card is welcomed. To request yours, call 1-800-DISCOVER.

Congratulations to the 2005 National Discover® Card Tribute Award® Scholarship winners: Caitlin Barrett, Daniel Cayce, James Craft, Tiffany Grant, Sameer Gupta, RhaShonda Keehn, Logan Kelley, Paula Quesenberry and Kolby VanNewkirk. Each won \$27,500 for post high-school education or training. Visit Discovercard.com/tribute.htm to learn more.

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE RATE: 9.90%. 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	\$4863.12	0.06025%	21.99% V	21.99%	\$90.82	none
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0	\$0
Balance Transfers	\$1247.22	0.06025%	21.99% V	21.99%	\$23.28	\$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

1-800-DISCOVER (1-800-347-2683)



\$6,648.17

\$133.00

Enter Amount Enclosed Below

Payment Due Date
August 16, 2005\$
Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.17 SDSNSA01 0002094
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317 MOOSE ST
CLEARFIELD PA 16830-2919Save time and a stamp this month by paying
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and flexible online payment features, visit
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WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space
above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

000006011002450259155066481700000000013300

Discover More Card Account Summary

Closing Date: July 17, 2005

page 1 of 2

Account Number	6011 0024 5025 9155
Payment Due Date	August 16, 2005
Minimum Payment Due	\$133.00
Credit Limit	\$9,000.00
Credit Available	\$2,351.00
Cash Credit Limit	\$4,700.00
Cash Credit Available	\$2,351.00

Previous Balance	\$6,306.00
Payments And Credits	155.00
Purchases	+ 380.04
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 117.13
New Balance	= \$6,648.17

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 12.26
New Cashback Bonus Earned	+ 0.00
	+ 1.62

Cashback Bonus® Since Anniversary Date
of September 17: \$5.87

Cashback Bonus Balance	\$ 13.88
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 More 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	Jul 8	Jul 10	EIDER BEERMAN 141 DUBOIS PA	\$ -20.00
	Jul 17	Jul 17	INTERNET PAYMENT - THANK YOU	-135.00
Merchandise/Retail	Jul 4	Jul 4	KMART 9733 DUBOIS PA	60.87
	Jul 8	Jul 8	EIDER BEERMAN 141 DUBOIS PA	249.33
	Jul 10	Jul 10	WALMART SUPERCNT 002129 CLEARFIELD PA	69.84

Information For You

Congratulations! Your Account credit limit has been increased to \$9,000.00.

Congratulations! Your Account's cash credit limit has been increased to \$4,700.00.

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	\$5357.87	0.06025%	21.99% V	21.99%	\$96.83	none
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0	\$0
Balance Transfers	\$1124.19	0.06025%	21.99% V	21.99%	\$20.30	\$0

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

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 17	Balance
Previous Cashback Bonus Award Balance		\$ 12.26
Purchase Award This Period		+ 0.00
		1.62
		0.00
Cashback Bonus Award Total		13.88
Cashback Bonus Award Balance		13.88
Award Available to Redeem		\$ 0.00

DISCOVER
CARD

\$7,722.81

\$155.00

Payment Due Date
September 16, 2005

Enter Amount Enclosed Below

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

17 SDSN6A01 0002095
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 receive important Account information and special offers.

00000601100245025915507228100000000015500

Discover More Card Account Summary

		Closing Date: August 17, 2005	page 1 of 2
Account Number	6011 0024 5025 9155	Previous Balance	\$ 6,648.17
Payment Due Date	September 16, 2005	Payments And Credits	149.99
Minimum Payment Due	\$155.00	Purchases	+ 1,087.30
Credit Limit	\$9,000.00	Cash Advances	+ 0.00
Credit Available	\$1,277.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$4,700.00	Finance Charges	+ 137.33
Cash Credit Available	\$1,277.00	New Balance	= \$7,722.81

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

Cashback Bonus®

Cashback Bonus® Since Anniversary Date
 of September 17: \$10.66

Opening Cashback Bonus Balance	\$ 13.88
New Cashback Bonus Earned	<u>+ 4.79</u>

Cashback Bonus Balance	\$ 18.67
Available to Redeem	\$ 0.00

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.

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

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

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

Transactions

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	Trans. Date	Post Date	
Payments and Credits	Aug 8	Aug 10	TARGET T-1253 HOMESTEAD PA \$ -14.99
	Aug 16	Aug 16	PHONE PAYMENT - THANK YOU -135.00
Merchandise/Retail	Aug 2	Aug 2	CARTER'S #695 2039265000 PA 69.84
	Aug 2	Aug 2	CARTER'S #695 2039265000 PA 74.10
	Aug 2	Aug 2	OSHKOSH #0020 WYOMISSING PA 46.00
	Aug 2	Aug 2	VF OUTLET 01 WYOMISSING PA 28.00
	Aug 2	Aug 2	VF OUTLET 01 WYOMISSING PA 52.00
	Aug 5	Aug 5	WALMART SUPERCNT 002129 CLEARFIELD PA 238.00
	Aug 7	Aug 7	TARGET STORES T1217 PITTSBURGH PA 142.23
	Aug 8	Aug 8	PATCATANS MONROEVILLE PA 57.52
	Aug 8	Aug 8	MICHAELS #1581 MUNHALL PA 99.95
Restaurants	Aug 2	Aug 2	SHADY MAPLE EAST EARL PA 26.49
Warehouse Clubs	Jul 17	Jul 18	SAMS CLUB 006460 ALTOONA PA 198.19
	Aug 7	Aug 7	SAMS CLUB 006575 PITTSBURGH PA 54.98



Real answers from real people.

When you have a question or concern about your Discover Card Account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: August 17, 2005

page 2 of 2

Information For You

Congratulations! Your Account's cash credit limit has been increased to \$4,700.00.

Discover Bank Money Market and CD Account rates consistently beat national averages!* View our rates at Discoverbank.com, or call 1-800-347-7000 to speak with an Account Manager. Open an Account today and mention code: SM0805M. Member FDIC. *Based on comparison of rates reported in a recent survey of financial institutions by BanxQuote.com.

Paying your Discover(R) Card bill online at Discovercard.com is the fastest, most convenient way to make your monthly payment. All you need is your checkbook – enter your banking information once during sign-up and you'll never have to enter it again. Visit the Account Center at Discovercard.com and you can begin making payments right away.

Wondering what to give for all of those gift-giving occasions like weddings, birthdays, baby showers, back to school or just a thank you? Now, send a Discover(R) Gift Card with No Shipping Fee – the perfect gift for any occasion. Use them where Discover(R) Network Cards are accepted. Visit www.discovergiftcard.com to order one today.

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

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE RATE: 9.90%. 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	\$6267.01	0.06093%	22.24% V	22.24%	\$118.36	none
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$0	\$0
Balance Transfers	\$1004.67	0.06093%	22.24% V	22.24%	\$18.97	\$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

1-800-DISCOVER (1-800-347-2683)

DISCOVER
CARD

\$7,972.06

\$160.00

Payment Due Date
October 16, 2005

Enter Amount Enclosed Below

\$ Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.17 SDSN6A01 0002096
BOWERY, BRIAN SCOTT
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CLEARFIELD PA 16830-2919Save time and a stamp this month by paying
your bill online. To find out about our free
and flexible online payment features, visit
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above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

000006011002450259155079720600000000016000

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	October 16, 2005
Minimum Payment Due	\$160.00
Credit Limit	\$9,000.00
Credit Available	\$1,027.00
Cash Credit Limit	\$4,700.00
Cash Credit Available	\$1,027.00

Closing Date:	September 17, 2005	page 1 of 2
Previous Balance	\$7,722.81	
Payments And Credits	155.00	
Purchases	+ 253.44	
Cash Advances	+ 0.00	
Balance Transfers	+ 0.00	
Finance Charges	+ 150.81	
New Balance	= \$7,972.06	

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.**Cashback Bonus®**Cashback Bonus® Since Anniversary Date
of September 17: \$13.19

Opening Cashback Bonus Balance	\$ 18.67
New Cashback Bonus Earned	+ 2.53
Cashback Bonus Balance Available to Redeem	\$ 21.20
	\$ 20.00

CONGRATULATIONS! Your Cashback Bonus(R) is waiting for you. Visit Discovercard.com or call 1-800-DISCOVER to get your share of America's #1 Cash Rewards Program.

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 More 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	Sep 16	Sep 16	INTERNET PAYMENT - THANK YOU \$ -155.00
Merchandise/Retail	Aug 24	Aug 24	AM LEONARD PIQUA OH 27.49
	Sep 2	Sep 2	CVS 1685 CLEARFIELD PA 39.69
	Sep 2	Sep 2	AM LEONARD PIQUA OH 59.99
	Sep 9	Sep 9	A.C. MOORE ARTS&CRAFT ALTOONA PA 126.27

Information For You

Congratulations! Your Account's cash credit limit has been increased to \$4,700.00.

Auto Bill Pay is Discover(R) Card's free service for paying your bills. Phone. Cable. Subscription services. And more. It's a great way to save time while building your Cashback Bonus(R). Visit Discovercard.com/Autobillpay to sign up today.

**Real answers from real people.**

When you have a question or concern about your Discover® Card Account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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 17, 2005

page 2 of 2

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE RATE: 9.90%. 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	\$7895.37	0.06162%	22.49% V	22.49%	\$150.81	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.

Questions? Manage your account at Discovercard.com

1-800-DISCOVER (1-800-347-2683)

Payment Due Date
November 16, 2005

Enter Amount Enclosed Below

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Discover More Card Account Summary

		Closing Date: October 17, 2005	page 1 of 3
Account Number	6011 0024 5025 9155	Previous Balance	\$7,972.06
Payment Due Date	November 16, 2005	Payments And Credits	160.00
Minimum Payment Due	\$173.00	Purchases	+ 656.39
Credit Limit	\$10,000.00	Cash Advances	+ 0.00
Credit Available	\$1,376.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$5,200.00	Finance Charges	+ 155.22
Cash Credit Available	\$1,376.00	New Balance	= \$8,623.67

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

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: September 17

Opening Cashback Bonus Balance	\$ 21.20
New Cashback Bonus Earned	+ 1.64
Cashback Bonus Balance	\$ 22.84
Available to Redeem	\$ 20.00

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 More Card, PO Box 30943
 Salt Lake City, UT 84130
- TDD (Telecommunications Device for the Deaf):
 For assistance, see reverse side.

Transactions

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	Trans. Date	Post Date	
Payments and Credits	Oct 16	Oct 16	INTERNET PAYMENT - THANK YOU \$ -160.00
Merchandise/Retail	Sep 29	Sep 29	WALMRT SUPERCNT 003228 DELMONT PA 15.76
	Sep 29	Sep 29	TARGET T-1253 HOMESTEAD PA 45.48
	Oct 11	Oct 11	EBAY INC. 8662858380 CA 364.14
Restaurants	Sep 29	Sep 29	MAX & ERMA'S #72 PITTSBURGH PA 57.23
Warehouse Clubs	Sep 29	Sep 29	SAMS CLUB 006677 MONROEVILLE PA 173.78

Information For You

Congratulations! Your Account credit limit has been increased to \$10,000.00.

Congratulations! Your Account's cash credit limit has been increased to \$5,200.00.

**Real answers from real people.**

When you have a question or concern about your Discover® Card Account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. It's just one of the ways we put you first.

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Closing Date: October 17, 2005

page 2 of 3

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE RATE: 9.90%. 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	\$8305.09	0.06230%	22.74% V	22.74%	\$155.22	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.

Questions? Manage your account at Discovercard.com

1-800-DISCOVER 11-000-0470-001

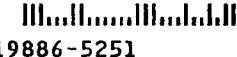
Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date: September 17	Balance
Previous Cashback Bonus Award Balance	\$ 21.20
Purchase Award This Period	+ 1.64
Cashback Bonus Award Total	22.84
Cashback Bonus Award Balance	22.84
Award Available to Redeem	\$ 20.00

Payment Due Date
December 16, 2005\$ Please make check payable to Discover Platinum
Card. Minimum payment due includes a past due
amount of \$173.00.

17 SDSN6A01 0002098
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 receive important Account information and special offers.

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Discover More Card Account Summary

Closing Date: November 17, 2005 page 1 of 2

Account Number	6011 0024 5025 9155
Payment Due Date	December 16, 2005
Minimum Payment Due	\$366.00
Credit Limit	\$10,000.00
Credit Available	\$350.00
Cash Credit Limit	\$5,200.00
Cash Credit Available	\$350.00

Previous Balance	\$8,623.67
Payments And Credits	0.00
Purchases	+ 849.11
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 176.82
New Balance	= \$9,649.60

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

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: September 17

Opening Cashback Bonus Balance	\$ 22.84
New Cashback Bonus Earned	+ 2.03

Cashback Bonus Balance	\$ 24.87
Available to Redeem	\$ 0.00

Congratulations! Your Account credit limit has
 been increased to \$10,000.00.

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 More Card, PO Box 30943
 Salt Lake City, UT 84130

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Transactions

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	Trans. Date	Post Date		
Other/Miscellaneous	Nov 17	Nov 17	LATE FEE	\$ 39.00
Services	Oct 30	Oct 30	PAYPAL *BUTTERFLY11 402 935 7733 CA	442.78
	Nov 3	Nov 3	PAYPAL *AMYCALLAHAN 402 935 7733 CA	367.33

Information For You

Your account is past due. Please pay your minimum monthly payment plus the past due amount.

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When you have a question or concern about your Discover® Card Account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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 17, 2005

page 2 of 2

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.06230%; corresponding ANNUAL PERCENTAGE RATE: 22.74%. Rate is subject to the terms of the offer including expiration.

Current Billing Period:	Average Daily Balances	Daily Periodic Rates	Nominal Annual Percentage Rates	Annual Percentage Rates	Periodic Finance Charges	Transaction Fee Finance Charges
31 days						
Purchases	\$9156.16	0.06230%	22.74% V	22.74%	\$176.82	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.

Questions? Manage your account at Discovercard.com

1-800-DISCOVER (1-800-347-2683)

DISCOVER
CARD

\$9,006.46

\$181.00

Enter Amount Enclosed Below

Payment Due Date
January 16, 2006\$ Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

17 SDSN6A01 0002099
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 receive important Account information and special offers.

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Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	January 16, 2006
Minimum Payment Due	\$181.00
Credit Limit	\$10,000.00
Credit Available	\$993.00
Cash Credit Limit	\$5,200.00
Cash Credit Available	\$993.00

Closing Date: December 17, 2005

page 1 of 2

Previous Balance	\$ 9,649.60
Payments And Credits	815.97
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 172.83
New Balance	= \$ 9,006.46

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

Cashback Bonus®

Cashback Bonus® Anniversary
 Date: September 17

Opening Cashback Bonus Balance	\$ 24.87
New Cashback Bonus Earned	+ -1.11
Cashback Bonus Balance	\$ 23.76
Available to Redeem	\$ 20.00

CONGRATULATIONS! Your Cashback
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For Account Inquiries, write to us at:
 Discover More 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 18	INTERNET PAYMENT - THANK YOU	\$ -200.00
	Nov 30	PAYPAL *BUTTERFLY11 402 935 7733 CA	-175.00
	Dec 8	PAYPAL *BUTTERFLY11 402 935 7733 CA	-267.78
		TEMPORARY CREDIT PENDING INVESTIGATION	
	Dec 8	ADJUSTMENT - FINANCE CHARGE	-3.19
	Dec 15	INTERNET PAYMENT - THANK YOU	-170.00

Information For You

Congratulations! Your Account's cash credit limit has been increased to \$5,200.00.

Pay your household bills with your Discover(R) Card. Phone. Cable. Subscription services. And more. It's a great way to
 save time while building your Cashback Bonus(R).

**Real answers from real people.**

When you have a question or concern about your Discover® Card Account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: December 17, 2005

page 2 of 2

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

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE RATE: 9.90%. 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	\$9146.26	0.06299%	22.99% V	22.99%	\$172.83
Cash Advances	\$0	0.05477%	19.99% F	19.99%	\$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

1-800-DISCOVER / 1-800-347-2683

DISCOVER
CARD

\$9,248.34

\$413.00

Payment Due Date
February 16, 2006

Enter Amount Enclosed Below

\$ Please make check payable to Discover Platinum
Card. Minimum payment due includes a past due
amount of \$181.00.

17 SDSN6A01 0002100
BOWERY, BRIAN SCOTT
 317 MOOSE ST
 CLEARFIELD PA 16830-2919

 Save time and a stamp this month by paying
 your bill online. To find out about our free
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 above, or go to Discovercard.com. Print your e-mail address to
 receive important Account information and special offers.

000006011002450259155092483400000000041300

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	February 16, 2006
Minimum Payment Due	\$413.00
Credit Limit	\$10,000.00
Credit Available	\$751.00
Cash Credit Limit	\$5,200.00
Cash Credit Available	\$751.00

Closing Date: January 17, 2006

page 1 of 1

Previous Balance	\$ 9,006.46
Payments And Credits	0.00
Purchases	+ 39.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 202.88
New Balance	= \$ 9,248.34

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

Cashback Bonus®

 Cashback Bonus® Anniversary
 Date: September 17

Opening Cashback Bonus Balance	\$ 23.76
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 23.76
Available to Redeem	\$ 0.00

 Congratulations! Your Account credit limit has
 been increased to \$10,000.00.

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 More Card, PO Box 30943

Salt Lake City, UT 84130

 TDD (Telecommunications Device for the Deaf):
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Transactions

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

	Trans. Date	Post Date			
Other/Miscellaneous	Jan 17	Jan 17	LATE FEE		\$ 39.00

Information For You

Your account is past due. Please pay your minimum monthly payment plus the past due amount.

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.07189%; corresponding ANNUAL PERCENTAGE RATE: 26.24%. 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	\$9104.25	0.07189%	26.24%	V	26.24%	\$202.88
Cash Advances	\$0	0.07189%	26.24%	V	26.24%	\$0

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

DISCOVER
CARD

\$9,825.14

\$459.00

Payment Due Date
March 16, 2006

Enter Amount Enclosed Below

\$ Please make check payable to Discover Platinum
Card. Minimum payment due includes a past due
amount of \$213.00.

17 SDSN6A01 0002101
BOWERY, BRIAN SCOTT
317 MOOSE ST
CLEARFIELD PA 16830-2919

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and flexible online payment features, visit
Discovercard.com/payPO BOX 15251 
WILMINGTON DE 19886-5251
Address, e-mail or telephone change? Print change in space
above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

000006011002450259155098251400000000045900

Discover More Card Account Summary

		Closing Date: February 17, 2006	page 1 of 2
Account Number	6011 0024 5025 9155	Previous Balance	\$ 9,248.34
Payment Due Date	March 16, 2006	Payments And Credits	- 200.00
Minimum Payment Due	\$459.00	Purchases	+ 561.45
Credit Limit	\$10,000.00	Cash Advances	+ 0.00
Credit Available	\$174.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$5,200.00	Finance Charges	+ 215.35
Cash Credit Available	\$174.00	New Balance	= \$ 9,825.14

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.**Cashback Bonus®**Cashback Bonus® Anniversary
Date: September 17

Opening Cashback Bonus Balance	\$ 23.76
+ New Cashback Bonus Earned	<u>\$ 1.42</u>
Cashback Bonus Balance Available to Redeem	\$ 25.18
	\$ 0.00

Congratulations! Your Account credit limit has
been increased to \$10,000.00.**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 More 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 24	Jan 24	INTERNET PAYMENT - THANK YOU \$ -200.00
Other/Miscellaneous	Feb 17	Feb 17	LATE FEE 39.00
Services	Feb 11	Feb 11	PAYPAL *JUDY LAW 402 935 7733 CA 397.69
Warehouse Clubs	Feb 11	Feb 11	SAMS CLUB 006460 ALTOONA PA 124.76

Information For You

Your account is past due. Please pay your minimum monthly payment plus the past due amount.

**Real answers from real people.**

When you have a question or concern about your Discover® Card Account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: February 17, 2006

page 2 of 2

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.07463%; corresponding ANNUAL PERCENTAGE RATE: 27.24%. 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	\$9308.10	0.07463%	27.24% V	27.24%	\$215.35	none
Cash Advances	\$0	0.07463%	27.24% V	27.24%	\$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

1-800-DISCOVER (1-800-347-2683)



\$10,051.79

\$252.00

Enter Amount Enclosed Below

Payment Due Date
April 16, 2006Please make check payable to Discover Platinum
Card. You are overlimit. Pay the sum of the
monthly minimum payment plus the overlimit
amount of \$51.79.17 SDSN6A01 0002102
BOWERY, BRIAN SCOTT
317 MOOSE ST
CLEARFIELD PA 16830-2919Save 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/payPO 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.

000006011002450259155100517900000000025200

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	April 16, 2006
Minimum Payment Due	\$252.00
Credit Limit	\$10,000.00
Credit Available	\$0.00
Cash Credit Limit	\$5,200.00
Cash Credit Available	\$0.00

Closing Date: March 17, 2006

page 1 of 1

Previous Balance	\$9,825.14
Payments And Credits	459.00
Purchases	+ 478.04
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 207.61
New Balance	= \$10,051.79

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

Cashback Bonus®

Cashback Bonus® Since Anniversary Date
of September 17: \$6.20

Opening Cashback Bonus Balance	\$ 25.18
New Cashback Bonus Earned	+ 2.22

Cashback Bonus Balance	\$ 27.40
Available to Redeem	\$ 20.00

CONGRATULATIONS! Your Cashback
Bonus(R) is waiting for you. Visit
Discovercard.com or call 1-800-DISCOVER
(1-800-347-2683) to get your share of
America's #1 Cash Rewards Program.

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 More 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 18	Feb 18	INTERNET PAYMENT - THANK YOU \$ 459.00
Other/Miscellaneous	Mar 17	Mar 17	OVERLIMIT FEE 35.00
Services	Feb 22	Feb 22	PAYPAL *VPS9999 402 935 7733 CA 443.04

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE RATE: 9.90%. 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: 28 days						
Purchases	\$9845.06	0.07532%	27.49% V	27.49%	\$207.61	none
Cash Advances	\$0	0.07532%	27.49% V	27.49%	\$0	\$0

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

DISCOVER
CARD

\$10,380.23

\$518.00

Payment Due Date
May 16, 2006

Enter Amount Enclosed Below

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$380.23.

17 SDSN6A01 0002103
BOWERY, BRIAN SCOTT
317 MOOSE ST
CLEARFIELD PA 16830-2919

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

000006011002450259155103802300000000051800

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	May 16, 2006
Minimum Payment Due	\$518.00
Credit Limit	\$10,000.00
Credit Available	\$0.00
Cash Credit Limit	\$5,200.00
Cash Credit Available	\$0.00

Closing Date: April 17, 2006

page 1 of 2

Previous Balance	\$10,051.79
Payments And Credits	0.00
Purchases	+ 78.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 250.44
New Balance	= \$10,380.23

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

Cashback Bonus®

Cashback Bonus® Since Anniversary Date
of September 17: \$6.20

Opening Cashback Bonus Balance	\$ 27.40
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 27.40
Available to Redeem	\$ 0.00

Congratulations! Your Account credit limit has been increased to \$10,000.00.

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 More Card, PO Box 30943

Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):
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Transactions

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	Trans. Date	Post Date		
Other/Miscellaneous	Apr 17	Apr 17	LATE FEE	\$ 39.00
	Apr 17	Apr 17	OVERLIMIT 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.

**Real answers from real people.**

When you have a question or concern about your Discover® Card Account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: April 17, 2006

page 2 of 2

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.07942%; corresponding ANNUAL PERCENTAGE RATE: 28.99%. 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: 31 days						
Purchases	\$10172.46	0.07942%	28.99% V	28.99%	\$250.44	none
Cash Advances	\$0	0.07942%	28.99% V	28.99%	\$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

Call 1-800-DISCOVER (1-800-347-2683)

DISCOVER
CARD

\$10,411.40

\$526.00

Payment Due Date
June 16, 2006

Enter Amount Enclosed Below

\$

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$411.40.

17 SDSN6AC1 0002104
BOWERY, BRIAN SCOTT
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WILMINGTON DE 19886-5251Address, e-mail or telephone change? Print change in space above, or go to Discovercard.com. Print your e-mail address to receive important Account information and special offers.

000006011002450259155104114000000000052600

Discover More Card Account Summary

		Closing Date: May 17, 2006	page 1 of 1
Account Number	6011 0024 5025 9155	Previous Balance	\$10,380.23
Payment Due Date	June 16, 2006	Payments And Credits	- 291.00
Minimum Payment Due	\$526.00	Purchases	+ 78.00
Credit Limit	\$10,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$5,200.00	Finance Charges	+ 244.17
Cash Credit Available	\$0.00	New Balance	= \$10,411.40

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

Cashback Bonus®

- Cashback Bonus® Since Anniversary Date	of September 17:	Opening Cashback Bonus Balance	\$ 27.40
		New Cashback Bonus Earned	+ 0.00
		Cashback Bonus Balance	\$ 27.40
		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 More 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	Apr 22	Apr 22	PHONE PAYMENT - THANK YOU	\$ -252.00
	Apr 24	Apr 24	LATE CHARGE REFUND	-39.00
Other/Miscellaneous	May 17	May 17	LATE FEE	39.00
	May 17	May 17	OVERLIMIT 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

	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	\$10248.59	0.07942%	28.99%	V	28.99%	\$244.17
Cash Advances	\$0	0.07942%	28.99%	V	28.99%	\$0

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

\$ Payment Due Date
July 16, 2006

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$748.79.

17 SDSN6A01 0002105
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CLEARFIELD PA 16830-2919Save 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/payPO 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.

0000060110024502591551074879000000000080100

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	July 16, 2006
Minimum Payment Due	\$801.00
Credit Limit	\$10,000.00
Credit Available	\$0.00
Cash Credit Limit	\$5,200.00
Cash Credit Available	\$0.00

Closing Date:	June 17, 2006	page 1 of 2
Previous Balance	\$10,411.40	
Payments And Credits	0.00	
Purchases	+ 78.00	
Cash Advances	+ 0.00	
Balance Transfers	+ 0.00	
Finance Charges	+ 259.39	
New Balance	= \$10,748.79	

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

Cashback Bonus®Cashback Bonus® Since Anniversary Date
of September 17: \$6.20

Opening Cashback Bonus Balance	\$ 27.40
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 27.40
	\$ 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 More 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	Jun 17	Jun 17	OVERLIMIT FEE
	Jun 17	Jun 17	LATE FEE

\$ 39.00
39.00**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 *****
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.

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

**Real answers from real people.**

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

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Closing Date: June 17, 2006

page 2 of 2

Finance Charge Summary

	<u>Average Daily Balances</u>	<u>Daily Periodic Rates</u>	<u>Nominal ANNUAL PERCENTAGE RATES</u>	<u>ANNUAL PERCENTAGE RATES</u>	<u>Periodic FINANCE CHARGES</u>	<u>Transaction Fee FINANCE CHARGES</u>
current billing period: 31 days						
Purchases	\$10536.37	0.07942%	28.99% V	28.99%	\$259.39	none
Cash Advances	\$0	0.07942%	28.99% V	28.99%	\$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

1-800-DISCOVER 1-800-347-2683

DISCOVER
CARD

\$11,085.85

\$1,076.00

Payment Due Date
August 16, 2006

Enter Amount Enclosed Below

\$
Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$1,085.85.17 SDSN6A01 0002106
BOWERY, BRIAN SCOTT
317 MOOSE ST
CLEARFIELD PA 16830-2919Save 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/payPO 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.

000006011002450259155110858500000000107600

Discover More Card Account Summary

		Closing Date: July 17, 2006	page 1 of 2
Account Number	6011 0024 5025 9155	Previous Balance	\$10,748.79
Payment Due Date	August 16, 2006	Payments And Credits	0.00
Minimum Payment Due	\$1,076.00	Purchases	+ 78.00
Credit Limit	\$10,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$5,200.00	Finance Charges	+ 259.06
Cash Credit Available	\$0.00	New Balance	= \$11,085.85

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

Cashback Bonus®Cashback Bonus® Since Anniversary Date
of September 17: \$6.20

Opening Cashback Bonus Balance	\$ 27.40
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 27.40
	\$ 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 More 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 17	Jul 17	OVERLIMIT FEE	\$ 39.00
	Jul 17	Jul 17	LATE FEE	\$ 39.00

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

Shop confidently. Your Discover(R) Card has you covered with Complete Fraud Protection for your peace of mind. With our advanced fraud warnings, you'll know right away if any suspicious activity occurs. And if someone makes fraudulent charges with your card, our \$0 fraud liability guarantee means you're not responsible.

**Real answers from real people.**

When you have a question or concern about your Discover® Card Account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: July 17, 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: 30 days					
Purchases	\$10873.47	0.07942%	28.99% V	28.99%	\$259.06
Cash Advances	\$0	0.07942%	28.99% V	28.99%	\$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

1-800-DISCOVER (1-800-347-2683)

DISCOVER
CARD

\$11,440.05

\$1,368.00

Enter Amount Enclosed Below

\$ Payment Due Date
September 16, 2006

Please make check payable to Discover Platinum Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$1,440.05.

17 SDSN6A01 0002107
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317 MOOSE ST
CLEARFIELD PA 16830-2919Save 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/payPO 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.

000006011002450259155114400500000000136800

Discover More Card Account Summary

		Closing Date: August 17, 2006	page 1 of 2
Account Number	6011 0024 5025 9155	Previous Balance	\$11,085.85
Payment Due Date	September 16, 2006	Payments And Credits	0.00
Minimum Payment Due	\$1,368.00	Purchases	+ 78.00
Credit Limit	\$10,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$5,200.00	Finance Charges	+ 276.20
Cash Credit Available	\$0.00	New Balance	= \$11,440.05

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

Cashback Bonus®

Cashback Bonus® Since Anniversary Date
of September 17: \$6.20

Opening Cashback Bonus Balance	\$ 27.40
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance Available to Redeem	\$ 27.40
	\$ 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 More 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	Aug 17	Aug 17	OVERLIMIT FEE
	Aug 17	Aug 17	LATE FEE

\$ 39.00
\$ 39.00

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

Save time and a stamp this month by paying your bill online at Discovercard.com. Make a one-time payment or schedule payments in advance up to your due date, whenever it's most convenient for you. To find out about our free and flexible online payment features, visit Discovercard.com/payments

**Real answers from real people.**

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

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Closing Date: August 17, 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	\$11218.93	0.07942%	28.99% V	28.99%	\$276.20
Cash Advances	\$0	0.07942%	28.99% V	28.99%	\$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

1-800-DISCOVER (1-800-347-2683)

Payment Due Date
October 16, 2006\$
Please make check payable to Discover Platinum
Card. Minimum payment due includes a past due
amount of \$1,368.00.17 SDSN6A01 0002108
BOWERY, BRIAN SCOTT
317 MOOSE ST
CLEARFIELD PA 16830-2919Save 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/payPO BOX 15251
WILMINGTON DE 19886-5251
Address, e-mail or telephone change? Print change in space
above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

0000060110024502591551180307000000000166900

Discover More Card Account Summary

		Closing Date: September 17, 2006	page 1 of 2
Account Number	6011 0024 5025 9155	Previous Balance	\$11,440.05
Payment Due Date	October 16, 2006	Payments And Credits	0.00
Minimum Payment Due	\$1,669.00	Purchases	+ 78.00
Credit Limit	\$10,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$5,200.00	Finance Charges	+ 285.02
Cash Credit Available	\$0.00	New Balance	= \$11,803.07

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.**Cashback Bonus®**Cashback Bonus® Since Anniversary Date
of September 17: \$6.20

Opening Cashback Bonus Balance	\$ 27.40
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance Available to Redeem	\$ 27.40
	\$ 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 More 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 17	Sep 17	OVERTIME FEE	\$ 39.00
	Sep 17	Sep 17	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.

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

**Real answers from real people.**

When you have a question or concern about your Discover[®] Card Account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: September 17, 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	\$11577.37	0.07942%	28.99% V	28.99%	\$285.02
Cash Advances	\$0	0.07942%	28.99% V	28.99%	\$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

1-800-DISCOVER (1-800-347-2683)

Payment Due Date
November 16, 2006\$
Please make check payable to Discover Platinum
Card. Minimum payment due includes a past due
amount of \$1,669.00.17 SDSN6A01 0002109
BOWERY, BRIAN SCOTT
317 MOOSE ST
CLEARFIELD PA 16830-2919Save 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/payPO BOX 15251
WILMINGTON DE 19886-5251 Address, e-mail or telephone change? Print change in space
above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.

000006011002450259155121655400000000196900

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	November 16, 2006
Minimum Payment Due	\$1,969.00
Credit Limit	\$10,000.00
Credit Available	\$0.00
Cash Credit Limit	\$5,200.00
Cash Credit Available	\$0.00

Closing Date: October 17, 2006

page 1 of 2

Previous Balance	\$11,803.07
Payments And Credits	0.00
Purchases	+ 78.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 284.47
New Balance	= \$12,165.54

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.**Cashback Bonus®**Cashback Bonus® Anniversary
Date: September 17

Opening Cashback Bonus Balance	\$ 27.40
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 27.40
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 More 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	Oct 17	Oct 17	OVERTIME FEE
	Oct 17	Oct 17	LATE FEE

\$ 39.00
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.

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

**Real answers from real people.**

When you have a question or concern about your Discover[®] Card Account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. 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: October 17, 2006

page 2 of 2

Finance Charge Summary

<u>Average Daily Balances</u>	<u>Daily Periodic Rates</u>	<u>Nominal ANNUAL PERCENTAGE RATES</u>	<u>ANNUAL PERCENTAGE RATES</u>	<u>Periodic FINANCE CHARGES</u>	<u>Transaction Fee FINANCE CHARGES</u>
<hr/>					
current billing period: 30 days					
Purchases	\$11940.00	0.07942%	28.99% V	28.99%	\$284.47
Cash Advances	\$0	0.07942%	28.99% V	28.99%	\$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

1-800-DISCOVER 1-800-347-2683

DISCOVER CARD

\$12,546.64

\$2,288.00

Enter Amount Enclosed Below

Payment Due Date
December 16, 2006Please make check payable to Discover Platinum
Card. You are overlimit. Pay the sum of the
monthly minimum payment plus the overlimit
amount of \$2,546.64.17 SDSN6A01 0002110
BOWERY, BRIAN SCOTT
317 MOOSE ST
CLEARFIELD PA 16830-2919Save 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/payPO 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.

000006011002450259155125466400000000228800

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	December 16, 2006
Minimum Payment Due	\$2,288.00
Credit Limit	\$10,000.00
Credit Available	\$0.00
Cash Credit Limit	\$5,200.00
Cash Credit Available	\$0.00

Closing Date:	November 17, 2006	page 1 of 1
Previous Balance	\$12,165.54	
Payments And Credits	0.00	
Purchases	+ 78.00	
Cash Advances	+ 0.00	
Balance Transfers	+ 0.00	
Finance Charges	+ 303.10	
New Balance	= \$12,546.64	

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

Cashback Bonus®

Cashback Bonus® Anniversary
Date: September 17

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
Cashback 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 More 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	Nov 17	Nov 17	OVERLIMIT FEE
	Nov 17	Nov 17	LATE FEE

\$ 39.00
\$ 39.00

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.

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	\$12311.57	0.07942%	28.99% V	28.99%	\$303.10	none
Cash Advances	\$0	0.07942%	28.99% V	28.99%	\$0	\$0

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

CARD

\$12,546.64

\$12,546.64

Enter Amount Enclosed Below

\$

Please make check payable to Discover Platinum Card. Minimum payment due includes a past due amount of \$2,539.00.

15 SDSN6A01 0002112
BOWERY, BRIAN SCOTT
317 MOOSE ST
CLEARFIELD PA 16830-2919

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/pay

PO BOX 15251
WILMINGTON DE 19886-5251

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

000006011002450259155125466400000001254664

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	January 14, 2007
Minimum Payment Due	\$12,546.64
Credit Limit	\$10,000.00
Credit Available	\$0.00
Cash Credit Limit	\$0.00
Cash Credit Available	\$0.00

Closing Date: December 15, 2006

page 1 of 1

Previous Balance	\$12,546.64
Payments And Credits	0.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 0.00
New Balance	= \$12,546.64

Cashback Bonus®

Cashback Bonus® Anniversary
Date: September 15

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

Cashback 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 More 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.

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.

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: 15 days						
Purchases	\$0	0.07942%	28.99% V	28.99%	\$0	none
Cash Advances	\$0	0.07942%	28.99% V	28.99%	\$0	\$0
previous billing period: 13 days						
Purchases	\$0	0.07942%	28.99% V	28.99%	\$0	none

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

CARD	\$12,546.64	\$12,546.64	Enter Amount Enclosed Below
		Payment Due Date	\$ <input type="text"/>
		February 14, 2007	
15 SDSN6A01 0002113 BOWERY, BRIAN SCOTT 317 MOOSE ST CLEARFIELD PA 16830-2919		Please make check payable to Discover Platinum Card. Minimum payment due includes a past due amount of \$2,790.00.	
		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/pay	

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

PO BOX 15251
WILMINGTON DE 19886-5251

000006011002450259155125466400000001254664

Discover More Card Account Summary

Account Number	6011 0024 5025 9155
Payment Due Date	February 14, 2007
Minimum Payment Due	\$12,546.64
Credit Limit	\$10,000.00
Credit Available	\$0.00
Cash Credit Limit	\$0.00
Cash Credit Available	\$0.00

Closing Date: January 15, 2007	page 1 of 1
Previous Balance	\$12,546.64
Payments And Credits	0.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 0.00
New Balance	= \$12,546.64

Cashback Bonus®

Cashback Bonus® Anniversary
Date: September 15

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

Information For You

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Finance Charge Summary

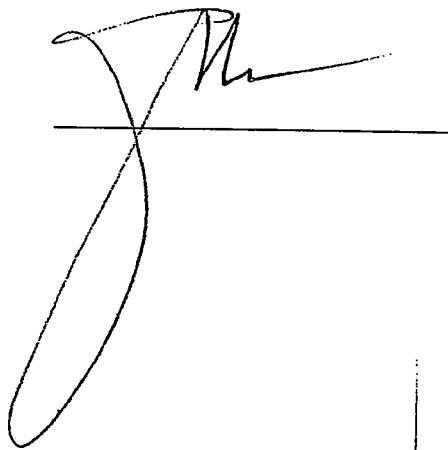
	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$0	0.07942%	28.99% V	28.99%	\$0	none
Cash Advances	\$0	0.07942%	28.99% V	28.99%	\$0	\$0
previous billing period: 15 days						
Purchases	\$0	0.07942%	28.99% V	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 Production of Documents and Request for Admissions has been served by U.S. Mail, on the 19th day of June, 2007, upon the following:

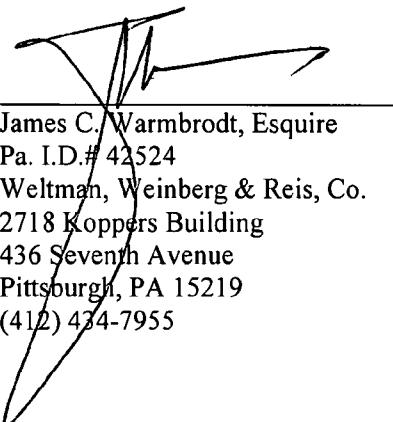
Brian Scott Bowery
317 Moose St
Clearfield, Pa 16830

A handwritten signature in black ink, appearing to read "Brian Scott Bowery", is written over a horizontal line. The signature is fluid and cursive, with a large, stylized 'B' at the beginning.

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 4th day of December, 2007 upon the following:

Brian Scott Bowery
317 Moose St
Clearfield, Pa 16830

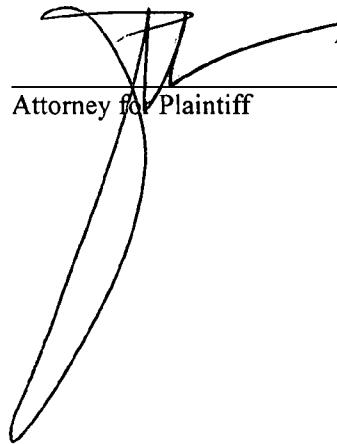
By: 

James C. Warmbrodt, Esquire
Pa. I.D. # 42524
Weltman, Weinberg & Reis, Co.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

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



FILED *(initials)*

DEC 06 2007

M12-451

William A. Shaw

Prothonotary/Clerk of Courts

NO CHARGE COPY

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

DISCOVER BANK,

Plaintiff,

Case No.: 07-577-CD

vs.

TYPE OF PLEADING:

BRIAN SCOTT BOWERY ,

Defendant.

FILED ON BEHALF OF:

Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

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

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

DISCOVER BANK,

Plaintiff,

Case No.: 07-577-CD

vs.

BRIAN SCOTT BOWERY ,

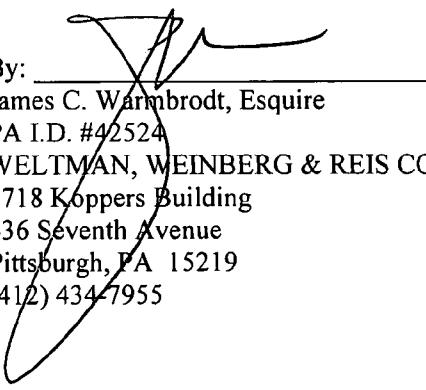
Defendant.

PRAECIPE TO SCHEDULE

TO THE PROTHONOTARY:

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

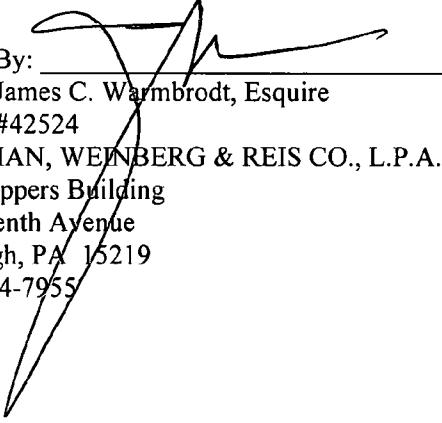
WELTMAN, WEINBERG & REIS, CO., L.P.A.

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

CERTIFICATE OF SERVICE

A true and correct copy of the Praeclipe to Schedule has been served by First Class Mail, postage pre-paid, on 4th day of December, 2007 upon the following:

Brian Scott Bowery
317 Moose St
Clearfield, Pa 16830

By: 
James C. Warmbrodt, Esquire

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

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

DISCOVER BANK,
Plaintiff

*
*
*

vs.

NO. 07-577-CD

BRIAN SCOTT BOWERY,
Defendant

*

O R D E R

NOW, this 14th day of December, 2007, the Court being in receipt of and having reviewed the Praeclipe to Schedule Plaintiff's Motion for Summary Judgment, it is the ORDER of this Court that argument on said Motion shall be scheduled for the 24th day of January, 2008 at 10:30 A .m. in Courtroom No. 1 of the Clearfield County Courthouse, Clearfield, Pennsylvania.

BY THE COURT,



FREDRIC J. AMMERMAN
President Judge

FILED 3CC
01/10/19 BOL Atty Warmbrodt
DEC 14 2007

William A. Shaw
Prothonotary/Clerk of Courts

(6K)

FILED

DEC 14 2007

**William A. Shaw
Prothonotary/Clerk of Courts**

DATE: **12/14/07**

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

DEC 31 2007

112-356
William A. Shaw
Prothonotary/Clerk of Courts
1 cmt to Att'n (60)

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

DISCOVER BANK

Plaintiff

No. 07-577-CD

vs.

AFFIDAVIT OF SERVICE OF
ORDER OF COURT

BRIAN SCOTT BOWERY

Defendant

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

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

WWR#05813387

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

DISCOVER BANK

Plaintiff No. 07-577-CD
vs.

BRIAN SCOTT BOWERY

Defendant

AFFIDAVIT OF SERVICE OF ORDER OF COURT

BEFORE ME, the undersigned authority, personally appeared James C. Warmbrodt, Esquire, who according to law deposes and says that a copy of the Order of Court has been served on the Defendant, Brian Scott Bowery.

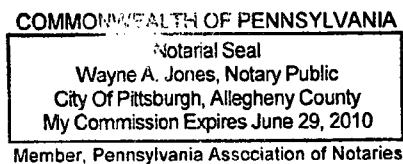
1. On or about December 18, 2007, Plaintiff received a signed Order of Court for a scheduled hearing on the Motion For Summary Judgment for January 24, 2008. Said Order of Court is attached as Exhibit "1".
2. On or about December 19, 2007, Plaintiff mailed the Order of Court to 317 Moose Street, Clearfield, PA. 16830.

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

James C. Warmbrodt, Esquire
PA I.D. #42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR#05813387

Sworn to and subscribed
before me this 20
day of December, 2007.

~~NOTARY PUBLIC~~



5813387

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

DISCOVER BANK,
Plaintiff

vs.

NO. 07-577-CD

BRIAN SCOTT BOWERY,
Defendant

O R D E R

NOW, this 14th day of December, 2007, the Court being in receipt of and having reviewed the Praeclipe to Schedule Plaintiff's Motion for Summary Judgment, it is the ORDER of this Court that argument on said Motion shall be scheduled for the 24th day of January, 2008 at 10:30 A.m. in Courtroom No. 1 of the Clearfield County Courthouse, Clearfield, Pennsylvania.

BY THE COURT,

/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN
President Judge

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

DEC 14 2007

Attest.

William L. Ammerman
Prothonotary/
Clerk of Courts

EXHIBIT

1

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

CA

DISCOVER BANK,

Plaintiff,

Case No.: 07-577-CD

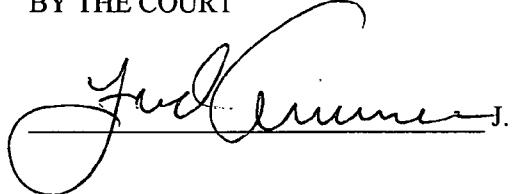
vs.

BRIAN SCOTT BOWERY,
Defendant.

ORDER OF COURT

AND NOW, to-wit, this 24th day of JANUARY, ²⁰⁰⁸ *FJA*, 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 \$12,546.64 with interest at the rate of 6.000% per annum from date of judgment, plus attorneys' fees of \$1,500.00, plus costs.

BY THE COURT



FILED
01/29/08
JAN 24 2008
William A. Shaw
Prothonotary/Clerk of Courts
317 Moose St.
Clearfield, PA
16830
*2cc Abby Warmbrodt
2cc Def.
GP*

FILED

JAN 24 2008

William A. Shaw
Prothonotary/Clerk of Courts

DATE: 1/24/08

 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.: 07-577-CD

vs.

BRIAN SCOTT BOWERY

Defendant.

NOTICE OF JUDGMENT OR ORDER

TO: () Plaintiff
 (XX) Defendants
 () Garnishee

You are hereby notified that the following Order or Judgment was entered against you on 3-16-08.

(XX) Assumpsit Judgment in the amount of \$14,046.64, plus interest at 6.0% per annum, plus attorneys' fees of \$1,500.00, 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
 (XX) Court Order
 () Non-Pros
 () Confession
 () Default
 () Verdict
 () Arbitration Award
 () By Consent

Prothonotary

BRIAN SCOTT BOWERY
317 MOOSE ST
CLEARFIELD, PA 16830

By: 
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.: 07-577-CD

vs.

BRIAN SCOTT BOWERY

Defendant.

TYPE OF PLEADING

**PRAECIPE FOR JUDGMENT
PER ORDER OF COURT**

FILED ON BEHALF OF:
Plaintiff

FILED

MAR 10 2008

Mar 12 2008
William A. Shaw
Prothonotary/Clerk of Courts

Wash 4 Notice

To 11 For

COUNSEL OF RECORD OF
THIS PARTY:

Patrick Thomas Woodman, Esquire
PA I.D.#34507
Weltman, Weinberg & Reis Co., L.P.A.
1400 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR # 05813387
\$14,046.64

**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.: 07-577-CD

vs.

BRIAN SCOTT BOWERY

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 January 24, 2008, kindly enter Judgment against the Defendant, **BRIAN SCOTT BOWERY**, in the amount of \$14,046.64 computed as follows:

Amount Awarded per Order:	\$12,546.64
Interest from the date of judgment at the legal rate of 6.0% per annum:	\$0.00
Attorneys' Fees:	\$1,500.00
TOTAL:	\$14,046.64

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.
1400 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

Plaintiff's address is:

c/o Weltman, Weinberg & Reis, Co., L.P.A., 1400 Koppers Building, 436 7th Avenue, Pittsburgh, PA 15219
And Defendant's address is: 317 MOOSE ST., CLEARFIELD,PA 16830

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

DISCOVER BANK,

Plaintiff,

Case No.: 07-577-CD

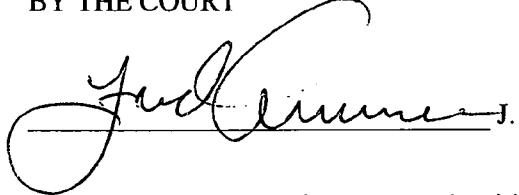
vs.

BRIAN SCOTT BOWERY,
Defendant.

ORDER OF COURT

AND NOW, to-wit, this 24th day of JANUARY 2008 FJA,
Summary Judgment, IT IS HEREBY ORDERED, ADJUDGED AND DECREED that said Motion is
GRANTED and Judgment is entered in favor of Plaintiff for \$12,546.64 with interest at the rate of
6.000% per annum from date of judgment, plus attorneys' fees of \$1,500.00, plus costs.

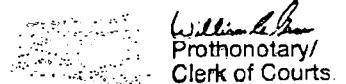
BY THE COURT



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

JAN 24 2008

Attest.



William L. Brown
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.
1400 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR#05813387

FILED
MAR 10 2009
William A. Shaw
Prothonotary/Clerk of Courts