

07-1855-CD  
Discover Bank vs Elicia Waugaman

Date: 5/28/2008

Time: 03:37 PM

Page 1 of 1

**Clearfield County Court of Common Pleas**

ROA Report

Case: 2007-01855-CD

User: GLKNISLEY

Current Judge: Fredric Joseph Ammerman

Discover Bank vs. Elicia M. Waugaman

**Civil Other-COUNT**

Date	Judge
11/13/2007	New Case Filed. No Judge
	Filing: Complaint in Civil Action Paid by: Warmbrodt, James C. (attorney for Discover Bank) Receipt number: 1921445 Dated: 11/13/2007 Amount: \$85.00 (Check) 1CC shff. No Judge
4/3/2008	Sheriff Return, December 12, 2007 at 9:17 am Served the within Complaint on Elicia M. Waugaman by handing to Elicia M. Waugaman. So Answers, Chester A. Hawkins, Sheriff by s/Marilyn Hamm Shff Hawkins costs pd by Weltman \$62.92 No Judge
5/13/2008	Preliminary Objections, filed by s/ Joseph Colavecchi Esq. 3CC Atty Colavecchi. No Judge
5/15/2008	Rule, this 15th day of May, 2008, upon consideraion of the Preliminary Objections to Plaintiff's Amended Complaint filed on behalf of the Defendant, a Rule is issued on the Plaintiff. Rule made Returnable the 3rd day of June, 2008, at 2:45 p.m. Courtroom 1. by The Court, /s/ Fredric J. Ammerman, Pres. Judge. 3CC Atty. Colavecchi Fredric Joseph Ammerman
5/27/2008	Order, this 23rd day of May, 2008, due to a scheduling conflict, it is Ordered Fredric Joseph Ammerman that argument on the Defendant's Preliminary Objections to the Plaintiff's amended Complaint is rescheduled from June 3, 2008 at 2:45 p.m. to June 3, 2008 at 11:00 a.m. in Courtroom 1. By The court, /s/ Fredric J. Ammerman, Pres. Judge. 2CC to Attys. Warmbrodt, J. Colavecchi Fredric Joseph Ammerman
	Certificate of Service, filed. That a true and correct copy of the Rule and Order in the above-captioned action was mailed by first class mail the 23rd day of May 2008 to James C. Warmbrodt Esq., filed by s/ Joseph Colavecchi Esq. No CC. Fredric Joseph Ammerman

5-29-08 Cert of Service  
6-4-08 Order, dated 6-3-2008 (PO's)

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

DISCOVER BANK

Plaintiff

No: 07-1855-CD

vs.

COMPLAINT IN CIVIL ACTION

ELICIA M WAUGAMAN

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  
06259948 C A Pit WLG

FILED *Atty ad*  
*07-1855-CD* 85.00  
NOV 13 2007  
1CC Sheriff  
William A. Shaw  
Prothonotary/Clerk of Courts

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

DISCOVER BANK

Plaintiff  
vs. Civil Action No

ELICIA M WAUGAMAN

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 Rd, New Albany, OH 43054.

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

ELICIA M WAUGAMAN  
276 PATCHIN HWY  
CHERRY TREE, PA 15724

3. Defendant applied for and received a credit card issued by Plaintiff bearing the account number 6011298668645017 . 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 October 24, 2007 , in the amount of \$2847.83 .

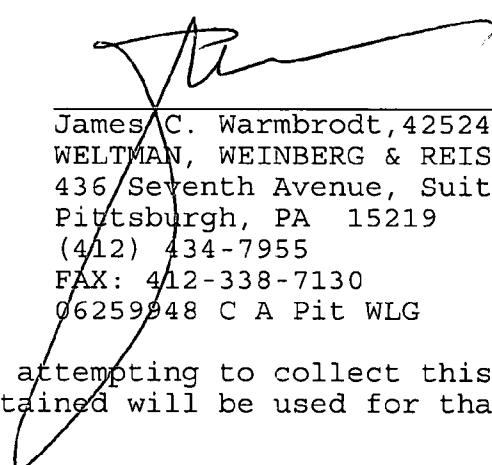
5. Defendant is in default by failing to make payments when due.

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

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

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

Wherefore, the Plaintiff prays for Judgment in its favor and against Defendant , ELICIA M WAUGAMAN , INDIVIDUALLY , in the amount of \$2847.83 with interest at the legal rate of 6.000% per annum from date of judgment plus attorneys' fees of \$500.00 , and costs.

  
James C. Warmbrodt, 42524  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
436 Seventh Avenue, Suite 2718  
Pittsburgh, PA 15219  
(412) 434-7955  
FAX: 412-338-7130  
06259948 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.

Payment Due Date  
October 4, 2007\$ 625.474835km  
P14

05 SDSN6A01 0009394  
**ELICIA WAUGAMAN**  
 276 PATCHIN HWY  
 CHERRY TREE PA 15724-9704

Manage your budget, track your spending  
 and avoid fees with FREE timely e-mail  
 reminders. To find out more, visit  
 Discovercard.com/reminders

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.

000006011298668645017028478300000000043200

## Discover More Card Account Summary

Account number ending in 5017  
 Payment Due Date October 4, 2007  
 Minimum Payment Due \$432.00  
 Credit Limit \$2,000.00  
 Credit Available \$0.00  
 Cash Credit Limit \$1,000.00  
 Cash Credit Available \$0.00

**Closing Date: September 5, 2007**

page 1 of 1  
 Previous Balance \$2,847.83  
 Payments And Credits 0.00  
 Purchases + 0.00  
 Cash Advances + 0.00  
 Balance Transfers + 0.00  
 Finance Charges + 0.00  
 New Balance = \$2,847.83

## Cashback Bonus®

Cashback Bonus® Anniversary	Opening Cashback Bonus Balance	\$ 0.00
Date: April 5	New Cashback Bonus Earned	+ 0.00
	<b>Cashback Bonus Balance</b>	<b>\$ 0.00</b>
	<b>Available to Redeem</b>	<b>\$ 0.00</b>

## 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.

## EXHIBIT

A

## 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	0.07737%	28.24%	V	28.24%	\$0
Cash Advances	\$0	0.07737%	28.24%	V	28.24%	\$0

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

VERIFICATION

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

Accounts Manager of DFS Services, LLC, plaintiff herein, that  
(Title) (Company)

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

Robert Adkins  
(Signature)

WWR # 6259948  
ELICIA M WAUGAMAN  
6011298668645017

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103436  
NO: 07-1855-CD  
SERVICE # 1 OF 1  
COMPLAINT

PLAINTIFF: DISCOVER BANK  
vs.  
DEFENDANT: ELICIA M. WAUGAMAN

**SHERIFF RETURN**

NOW, December 12, 2007 AT 9:17 AM SERVED THE WITHIN COMPLAINT ON ELICIA M. WAUGAMAN DEFENDANT AT 276 PATCHIN HWY., CHERRY TREE, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO ELICIA M. WAUGAMAN, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DAVIS / MORGILLO

**FILED**  
01/11/08  
APR 03 2008  
William A. Shaw  
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WELTMAN	8553113	10.00
SHERIFF HAWKINS	WELTMAN	8553113	52.92

Sworn to Before Me This

\_\_\_\_ Day of 2008  
\_\_\_\_ Day of 2007

So Answers,

*Chester A. Hawkins*  
*by Marilyn Harry*  
Chester A. Hawkins  
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DISCOVER BANK,

Plaintiff

CIVIL DIVISION

vs.

NO. 07 - 1855 - CD

ELICIA M. WAUGAMAN,

Defendant

**PRELIMINARY OBJECTIONS**

Filed on Behalf of:

Defendant, ELICIA M. WAUGAMAN

Counsel of Record for This Party:

JOSEPH COLAVECCHI, ESQUIRE  
Pa. I.D. #06810

COLAVECCHI & COLAVECCHI  
221 East Market Street  
P.O. Box 131  
Clearfield, PA 16830

814/765-1566

FILED 3cc A/H  
03/20cm Colavecchi  
MAY 13 2008  
WM

William A. Shaw  
Prothonotary/Clerk of Courts

LAW OFFICES OF  
COLAVECCHI  
& COLAVECCHI  
221 E. MARKET ST.  
(ACROSS FROM  
COURTHOUSE)  
P. O. BOX 131  
CLEARFIELD, PA

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

DISCOVER BANK, :  
Plaintiff : No. 07 - 1855 - CD  
:  
vs. :  
:  
ELICIA M. WAUGAMAN, :  
Defendant :

***DEFENDANT'S PRELIMINARY OBJECTIONS  
TO PLAINTIFF'S COMPLAINT***

Defendant, Elicia M. Waugaman, through her attorney, Joseph Colavecchi, Esquire, files Preliminary Objections to the Plaintiff's Complaint and respectfully avers as follows:

1. Plaintiff filed a Complaint in the Court of Common Pleas of Clearfield County, Pennsylvania, on or about November 13, 2007, alleging a credit card account between Defendant and Discover Bank.
2. Plaintiff alleges there is an unpaid balance on the credit card account of Two Thousand Eight Hundred Forty-seven Dollars and Eighty-three Cents (\$2,847.83).
3. Plaintiff failed to attach a copy of the alleged credit card agreement between Defendant and Discover Bank.
4. Plaintiff has failed to produce detailed statements of the account showing all purchases and/or charges made on said account and how Plaintiff calculates the amount claimed to be due.

5. Plaintiff fails to state what, if any charges were made for interest, late fees and other various items which may have been imposed by Plaintiff and the legal authority for such charges.

6. Plaintiff's Complaint is insufficient on its face and should be dismissed because Plaintiff failed to produce an original copy of the agreement, a detailed monthly statement of the account setting out purchases and costs incurred so that Defendant is able to calculate the details leading to the conclusion of the Plaintiff in order to enter into a proper defense of the claims.

WHEREFORE, Defendant respectfully requests that Plaintiff's Complaint be stricken pursuant to Pennsylvania Rule of Civil Procedure 1028 on the grounds of legal insufficiency.



---

JOSEPH COLAVECCHI, ESQUIRE  
Attorney for Defendant

LAW OFFICES OF  
COLAVECCHI  
& COLAVECCHI  
221 E. MARKET ST.  
(ACROSS FROM  
COURTHOUSE)  
P. O. BOX 131  
CLEARFIELD, PA

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DISCOVER BANK,

Plaintiff

CIVIL DIVISION

No. 07 - 1855 - CD

vs.

ELICIA M. WAUGAMAN,

Defendant

**RULE**

Filed on Behalf of:

Defendant, ELICIA M. WAUGAMAN

Counsel of Record for This Party:

JOSEPH COLAVECCHI, ESQUIRE  
Pa. I.D. #06810

COLAVECCHI & COLAVECCHI  
221 East Market Street  
P.O. Box 131  
Clearfield, PA 16830

814/765-1566

LAW OFFICES OF  
COLAVECCHI  
& COLAVECCHI  
221 E. MARKET ST.  
(ACROSS FROM  
COURTHOUSE)  
P. O. BOX 131  
CLEARFIELD, PA

FILED 3CC  
0133037  
MAY 15 2008  
Atty Colavecchi

William A. Shaw  
Prothonotary/Clerk of Courts

(6)

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

DISCOVER BANK,

Plaintiff : No. 07 - 1855 - CD

vs.

ELICIA M. WAUGAMAN,

Defendant :

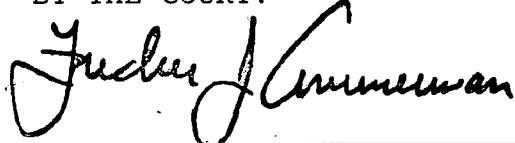
***RULE***

AND NOW, this 15<sup>th</sup> day of MAY, 2008, upon consideration of the foregoing Preliminary Objections to Plaintiff's Amended Complaint filed on behalf of the Defendant, a Rule is issued on the Plaintiff to appear and show cause why the relief requested therein should not be granted.

Rule made Returnable the 3<sup>rd</sup> day of June, 2008, at 2:45 P.M., Clearfield County Courthouse, Courtroom No. 1.

A total of one-half (1/2) hour has been set aside for this hearing.

BY THE COURT:



JUDGE

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

DISCOVER BANK \*  
Plaintiff \*  
vs. \* NO. 07-1855-CD  
ELICIA WAUGAMAN, \*  
Defendant \*

O R D E R

NOW, this 23<sup>rd</sup> day of May, 2008, due to a scheduling conflict, it is the ORDER of this Court that argument on the Defendant's Preliminary Objections to the Plaintiff's Amended Complaint be and is hereby rescheduled from June 3, 2008 at 2:45 p.m. to June 3, 2008 at 11:00 a.m. in Courtroom No. 1 of the Clearfield County Courthouse, Clearfield, Pennsylvania.

BY THE COURT,



FREDRIC J. AMMERMAN  
President Judge

FILED 2008-05-27  
0 12:18 P.M. GK  
MAY 27 2008  
WARMBRODT  
J. COAVECCHI

William A. Shaw  
Prothonotary/Clerk of Courts

(68)

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

DISCOVER BANK,

Plaintiff : No. 07 - 1855 - CD

vs.

ELICIA M. WAUGAMAN,

Defendant :

**CERTIFICATE OF SERVICE**

I hereby certify that a true and correct copy of the Rule and Order in the above-captioned action was mailed by First Class Mail, postage prepaid, the 23<sup>rd</sup> day of May 2008, to the attorney of record:

James C. Warmbrodt  
Attorney at Law  
436 Seventh Avenue, Suite 2718  
Pittsburgh, PA 15219

JOSEPH COLAVECCHI, ESQUIRE  
Attorney for Defendant  
221 East Market Street  
P.O. Box 131  
Clearfield, PA 16830  
814/765-1566

Dated:

5/27/08

LAW OFFICES OF  
COLAVECCHI  
& COLAVECCHI  
221 E. MARKET ST.  
(ACROSS FROM  
COURTHOUSE)  
P. O. BOX 131  
CLEARFIELD, PA

FILED NOCC  
05/27/08  
MAY 27 2008  
WAS  
William A. Shaw  
Prothonotary/Clerk of Courts

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

DISCOVER BANK,

Plaintiff : No. 07 - 1855 - CD

vs.

ELICIA M. WAUGAMAN,

Defendant :

**FILED**

MAY 29 2008

6/10/08 (610)

William A. Shaw  
Prothonotary/Clerk of Courts  
Wu C/C

**CERTIFICATE OF SERVICE**

I hereby certify that a true and correct copy of the Order in the above-captioned action was mailed by First Class Mail, postage prepaid, the 28<sup>th</sup> day of May 2008, to the attorney of record:

James C. Warmbrodt  
Attorney at Law  
436 Seventh Avenue, Suite 2718  
Pittsburgh, PA 15219

JOSEPH COLAVECCHI, ESQUIRE  
Attorney for Defendant  
221 East Market Street  
P.O. Box 131  
Clearfield, PA 16830  
814/765-1566

Dated: 5/28/08

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

DISCOVER BANK,  
Plaintiff

vs.

\*  
\*  
\*  
\*

NO. 07-1855-CD

ELICIA M. WAUGAMAN,  
Defendant

ORDER

NOW, this 3<sup>rd</sup> day of June, 2008, it is the ORDER of this Court that the Defendant's Preliminary Objections to the Plaintiff's Complaint be granted. The Plaintiff shall have no more than 30 days from this date to file an Amended Complaint which shall contain a true and correct copy of the agreement entered into by the Defendant at the time the credit card was issued as well as a detailed statement of the account showing purchases made and calculation of all interest charges, late fees, attorney's fees and any other costs or charges which are part of the demand for payment.

BY THE COURT,



FREDRIC J. AMMERMAN  
President Judge

FILED  
09:55 a.m. GK  
JUN 04 2008

William A. Shaw  
Prothonotary/Clerk of Courts

2cc. Attnys:  
ARM & ROOT  
J. COLAVECCHI

(68)

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

DISCOVER BANK

Plaintiff No. 07-1855-CD

vs. **AMENDED COMPLAINT IN CIVIL ACTION**

ELICIA M WAUGAMAN

Defendant FILED ON BEHALF OF  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

Patrick Thomas Woodman, Esquire  
PA I.D. #34507  
1400 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

WWR#06259948

FILED  
3 11:19a.m. 6K  
JUL 01 2008 NOCC

William A. Shaw  
Prothonotary/Clerk of Courts

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No. 07-1855-CD

ELICIA M WAUGAMAN

Defendant

AMENDED  
COMPLAINT AND NOTICE TO DEFEND

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

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. 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 ON AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

CLEARFIELD COUNTY

COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
SECOND & MARKET STREETS  
CLEARFIELD, PA 16830  
(814) 765-2641, ext. 50-51

AMENDED COMPLAINT

1. Plaintiff is a corporation with offices at 6500 NEW ALBANY ROAD  
NEW ALBANY, OH 43054-0000.
  
2. Defendant is an adult individual residing at the address listed below:  
276 PATCHIN HWY CHERRY TREE, PA 15724
  
3. At all times relevant hereto, Plaintiff was engaged only in those activities, including  
transacting business in interstate commerce, that shall not be considered to be doing business in this  
Commonwealth, as defined by 15 Pa.C.S.A. § 4122.
  
4. Defendant applied for, obtained and used a credit card issued by Discover Bank bearing  
the account number 6011298668645017.
  
5. Attached hereto as Exhibit "A" is a true and correct copy of the credit card application for  
the subject credit card account no. 6011298668645017 dated April 3, 2004.
  
6. Defendant was also provided with a "Cardmember Agreement" that contained terms and  
provisions applicable to Defendant's credit card account. A copy of the Cardmember Agreement is  
attached hereto marked as Exhibit "B" and made a part hereof
  
7. Defendant used the aforementioned credit card to make cash advances and to  
purchase goods, merchandise.

8. Attached hereto, marked as Exhibit "C" and made a part hereof are true and correct copies of the monthly statements on Defendant's aforementioned account, number 6011298668645017, dated from July 5, 2004 through November 30, 2007.

9. Pursuant to the terms of the agreement between the parties, Defendant agreed to make monthly payments on the outstanding balance on the account, in the minimum amounts indicated on the monthly statements mailed to them by Plaintiff.

10. Plaintiff states that the Cardmember Agreement between the parties provides that Plaintiff, is entitled to the addition of finance charges at the rate as set forth in each monthly statement, per annum, on any unpaid balance.

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

WHEREFORE, Plaintiff prays for Judgment in its favor and against Defendant, ELICIA M WAUGAMAN , individually, in the amount of \$2,847.83 with continuing interest at the rate of 6.00% per annum plus attorney's fees of \$500.00 and costs.

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

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

Patrick Thomas Woodman

Patrick Thomas Woodman, Esquire  
PA I.D. #34507  
1400 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955





## IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

### CARDMEMBER AGREEMENT

The terms and conditions of your Account, including how we calculate finance charges, our fees and an Arbitration of Disputes section. .... **SEE PAGES 1 - 11**

### PRIVACY POLICY

A summary of the personal information we collect, when it may be shared with others, how we safeguard the confidentiality and security of information and the steps you may take to limit our sharing of such information with others ..... **SEE PAGES 12 - 15**

### BILLING RIGHTS

Important information about your rights and our responsibilities under the Fair Credit Billing Act ..... **SEE PAGES 15 - 16**

### CASHBACK BONUS® TERMS AND CONDITIONS

The terms and conditions of the Cashback Bonus® award program, including a description of how we calculate the award and how it is paid ..... **SEE PAGES 16 - 18**

### DESCRIPTION OF COVERAGE

The terms and conditions of the Scheduled Air Travel Accident Insurance that is provided at no charge to you when you use your Card to purchase airline tickets ..... **SEE PAGES 18 - 20**



EXHIBIT

6

## CARDMEMBER AGREEMENT

Please read this Agreement carefully before using your Discover® Card Account. It contains the terms and conditions of your Account, some of which may have changed from earlier materials provided to you. In the event of any differences, this Agreement shall control. We respect your privacy. See the Privacy Section on page 8 and our Privacy Policy for additional information.

The Arbitration of Disputes Section on page 10 includes a waiver of a number of rights, including the right to a jury trial.

### CARDMEMBER AGREEMENT

Agreement Terms .....	2
Acceptance of Agreement .....	2
Use of Your Account .....	2
Authorized Users .....	2
Unauthorized Use .....	2
Credit Limit-Available Credit .....	3
Promise to Pay .....	3
Monthly Billing Statement .....	3
Monthly Payment Options .....	3
Minimum Monthly Payment .....	4
Credit Balances .....	4
Balance Transfers .....	4
Finance Charges .....	4
Periodic Finance Charges .....	5
Cash Advance Transaction Fee Finance Charges .....	7
Balance Transfer Transaction Fee Finance Charges .....	7
Minimum Finance Charge .....	7
Returned Check Fee .....	7
Returned Discover Card Check Fee .....	7
Stop Payment Fee .....	7
Late Fee .....	8
Pay-by-Phone Fee .....	8
Research Fee .....	8
Overlimit Fee .....	8
Default-Acceleration-Collection Costs .....	8
Cancellation .....	8
Privacy .....	8
Credit Authorizations .....	9
Change of Terms .....	9
Change of Address .....	10
Assignment of Account .....	10
Arbitration of Disputes .....	10
Compliance with Interest Rate Limitations .....	11
Governing Law .....	11

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

**ACCEPTANCE OF AGREEMENT.** The use of your Account or a Card by you or an Authorized User, or your failure to cancel your Account within 30 days after receiving a Card, means you accept this Agreement, including the Arbitration of Disputes provision on page 10.

### USE OF YOUR ACCOUNT.

Your Account may be used for:

- Purchases - to purchase or lease goods or services from participating merchants by presenting your Card or Account number.

- Cash Advances - to obtain cash advances from participating automated teller machines, financial institutions or other locations, or by means of checks which we may furnish to you, all in accordance with such additional terms and conditions as may be imposed from time to time.
- Balance Transfers - to transfer balances from other creditors or to make other transactions by means of balance transfer coupons or checks, in accordance with such additional terms and conditions as we may offer from time to time.

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

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

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

**UNAUTHORIZED USE.** If a Card is lost or stolen, or if you think that someone is using your Account or a Card without your permission, notify us immediately. You can notify us by

telephoning 1-800-DISCOVER (1-800-347-2683), or by writing DISCOVER CARD, PO Box 15156, Wilmington, DE 1988-1002. You agree to assist us in determining the facts relating to any theft or possible unauthorized use of your Account or a Card and to comply with such procedures as we may require in connection with our investigation.

**CREDIT LIMIT-AVAILABLE CREDIT.** We will advise you of your Account credit limit. We may impose a lower limit that will apply to cash advances referred to as the cash advance credit limit. You agree not to allow your unpaid balance, including Finance Charges and fees, to exceed your Account credit limit. If you exceed your Account credit limit, we may request immediate payment of the amount by which you exceed your Account credit limit.

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

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

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

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

**MONTHLY PAYMENT OPTIONS.** You may, at any time, pay the entire New Balance shown on your billing statement, but each month you must pay at least the Minimum Payment Due. All payments must be mailed or delivered to us in Delaware at

Discover Bank, PO Box 6011, Dover, DE 19903-6011 or by using the envelope enclosed with such statement. We will apply payments and credits to the New Balance shown on your current billing statement in order of the Annual Percentage Rate applicable to the balance of each transaction category from lowest to highest beginning with the balance subject to the lowest Annual Percentage Rate. We then apply payments and credits to any new transactions using the same method. However, we have the right to apply payments and credits to balances with higher Annual Percentage Rates prior to balances with lower Annual Percentage Rates, such as when there are two initial special rates applicable to your Account and the lower Annual Percentage Rate will expire before the higher Annual Percentage Rate.

**MINIMUM MONTHLY PAYMENT.** The Minimum Payment Due each month will be the sum of any amount past due and the minimum monthly payment. The minimum monthly payment each month will be the greater of \$1.00 or an amount equal to 1/50th of the New Balance, rounded to the next higher whole dollar amount. However, if the New Balance is less than \$10.00, the minimum monthly payment will be the amount of the New Balance. Paying the Minimum Payment Due may be insufficient to bring your Account balance below your Account credit limit and, consequently, may not avoid the imposition of the Overlimit Fee described in the Overlimit Fee Section.

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

**BALANCE TRANSFERS.** We may periodically offer you the opportunity to transfer balances from other creditors or to make other transfers to your Account by means of balance transfer coupons or checks. Each offer will contain an initial special rate, which will be the Annual Percentage Rate that will apply to transferred balances for the time period specified in the offer and may contain a Balance Transfer Transaction Fee Finance Charge for each balance transfer made during the term of the offer, as disclosed in the offer. After the expiration of this time period, the Annual Percentage Rate that applies for purchases will apply to transferred balances. Balance transfers subject to the initial special rate are referred to as special rate balance transfers; balance transfers for which the initial special rate has expired are referred to as purchase rate balance transfers. Each offer will contain an expiration date. If you attempt to transfer balances by means of a check after the expiration date, we will treat the transaction as a cash advance. We will not make balance transfers attempted by means of a coupon after the expiration date.

**FINANCE CHARGES.** You can avoid payment of Periodic Finance Charges on new purchases if you pay the New Balance shown on the billing statement on which the purchase first appears by the Payment Due Date, and the Payments and Credits on that statement equal or exceed your Previous

Balance. We call this the "grade period." You do not have a grace period on balance transfers or cash advances. Periodic Finance Charges are imposed on new balance transfers and cash advances beginning with the date the transaction occurs.

**PERIODIC FINANCE CHARGES.** Periodic Finance Charges are imposed on all transactions until the date of repayment. Repayment means payment of your entire New Balance. However, if you pay the New Balance shown on the current billing statement by the Payment Due Date, and the Payments and Credits shown on this statement equal or exceed the Previous Balance we will not impose Periodic Finance Charges on new purchases, that is, purchases first appearing on the current statement. Otherwise, you will receive a billing statement the next month that includes Periodic Finance Charges imposed until the date of repayment.

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

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

Special rate balance transfers and Balance Transfer Transaction Fee Finance Charges are included in the daily balance of the balance transfer transaction category. Balance transfers that were subject to an initial special rate that has been terminated due to a late payment are also included in this

category until the initial special rate otherwise would have expired. In calculating the daily balance of the balance transfer transaction category on the first day of the billing period, we subtract the unpaid balance of those Balance Transfer Transaction Fee Finance Charges and balance transfers that become purchase rate balance transfers on that day and we add that unpaid balance to the balance of the purchase transaction category.

All fees charged to your Account are added to the purchase transaction category with the exception of Cash Advance Transaction Fee Finance Charges which are added to the cash advance transaction category and Balance Transfer Transaction Fee Finance Charges which are added to the balance transfer transaction category. If a transaction is posted to your Account after the close of the billing period in which it occurs, we will treat the transaction as having occurred on the first day of the billing period in which it is posted to your Account.

(1) Rate Plans

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

(2) Annual Percentage Rate for Purchases

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

(3) Annual Percentage Rate for Cash Advances

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

(4) Annual Percentage Rate for Balance Transfers

The Daily Periodic Rate and corresponding Annual Percentage Rate in effect for special rate balance transfers will be set forth in the offer from us under which you make the balance

transfer. As indicated in the Balance Transfers Section above, purchase rate balance transfers will be subject to the Daily Periodic Rate and corresponding Annual Percentage Rate that apply to purchases.

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

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

**BALANCE TRANSFER TRANSACTION FEE FINANCE CHARGES.** If the balance transfer offer you receive contains a Balance Transfer Transaction Fee Finance Charge, we will charge you a Balance Transfer Transaction Fee Finance Charge for the imposition of Balance Transfer Transaction Fee Finance Charges may result in an Annual Percentage Rate for balance transfers that is higher than the nominal Annual Percentage Rate. To obtain the total Finance Charge on balance transfers for each billing period, we add any Balance Transfer Transaction Fee Finance Charges for the billing period charged under this Section to any Periodic Finance Charges calculated under the Periodic Finance Charges Section for the balance transfer transaction category.

**MINIMUM FINANCE CHARGE.** We will charge you a minimum FINANCE CHARGE of \$.50 for any billing period in which some FINANCE CHARGE of less than \$.50 would otherwise be imposed.

**RETURNED CHECK FEE.** We will charge a Returned Check Fee of \$29.00 each time you pay us with a check that is returned unpaid. This fee will also apply if a debit transaction to a deposit account from which you have authorized us in writing to periodically deduct all or a part of an amount you owe us under this Agreement is returned unpaid. We will charge you this fee the first time any payment is returned unpaid, even if it is paid upon resubmission.

**RETURNED DISCOVER CARD CHECK FEE.** We will charge you a Returned Check Fee of \$29.00 each time we decline to honor a Discover Card cash advance check, balance transfer check or other promotional check.

**STOP PAYMENT FEE.** We may charge a Stop Payment Fee of

\$15.00 each time we stop payment at your request on a cash advance check, balance transfer check, or other promotional check.

**LATE FEE.** We will charge you a Late Fee of \$29.00 each time that, as of the Payment Due Date, you have failed to make the Minimum Payment Due that was required to be paid by that date.

**PAY-BY-PHONE FEE.** We may from time to time allow you to make payments by authorizing us over the telephone to transfer or pay funds from a deposit account to your Account. We will charge a Pay-by-Phone Fee of \$10 for each such transfer or payment of less than \$1,500.

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

**OVERTIME FEE.** We will charge you an Overtime Fee of \$29.00 each time that, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. This fee may be charged even if the transaction which causes you to exceed your Account credit limit is authorized by us or if you exceed your Account credit limit due to the posting of Finance Charges or fees to your Account.

**DEFAULT-ACCELERATION-COLLECTION COSTS.** You are in default if you become insolvent; if you file a bankruptcy petition or have one filed against you; if we have a reasonable belief that you are unable or unwilling to repay your obligations to us; if you are declared incompetent by a court or if a court appoints a guardian for you or a conservator for your assets; if you die, or if you fail to comply with the terms of this Agreement, including failing to make a required payment when due, exceeding your Account credit limit, or using your Card or Account for a Prohibited Transaction. If you are in default, we may declare the entire balance of your Account immediately due and payable without notice. If we refer the collection of your Account to an attorney or employ an attorney to represent us with regard to recovery of money, fees and court or other collection costs as permitted by law and as actually incurred by us, we may charge you reasonable attorneys' fees and court or other collection costs under this Agreement without losing or waiving any of them.

**CANCELLATION.** You may cancel your Account by notifying us in writing or by telephone and returning or destroying every Card and unused check that we have provided you. Of course, you will still be responsible to pay any amount you owe us according to the terms of this Agreement. If your Account is a joint Account, each of you may cancel your Account. We may cancel or suspend your Account at any time without notice. We may choose not to renew your Account (beyond the expiration date shown on the face of a Card) without notice. **PRIVACY.** We respect the privacy of information about you and your Account. Our Privacy Policy includes a summary of the personal information we collect, when it may be shared with others, how we safeguard the confidentiality and

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

We may from time to time review your credit, employment and income records. Our personnel may listen to or record telephone calls between our and our representatives in order to evaluate the quality of our service to our Cardmembers without notice to you. We may use automated telephone equipment or prerecorded telephone calls to contact you about your Account. We provide various methods by which you can obtain information about your Account. We will only release such information to you, any Authorized User that our records indicate is an authorized buyer on your Account, and any other person with your prior permission, in addition to as provided in our Privacy Policy or as required by law. Our security measures cannot insure against unauthorized inquiries. You agree that we will not be responsible for the release of information to anyone who, even if without your authorization or permission, has gained possession of a Card or has learned other identifying characteristics about you such as your personal identification number, Account number or social security number.

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

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

**CHANGE OF ADDRESS.** If you change your address you must notify us of your new address within 15 days.

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

**ARBITRATION OF DISPUTES.** In the event of any past, present or future claim or dispute (whether based upon contract, tort, statute, common law or equity) between you and us arising from or relating to your Account, any prior account you have had with us, your application, the relationships which result from your Account or the enforceability or scope of this arbitration provision, of the Agreement or of any prior agreement, you or we may elect to resolve the claim or dispute by binding arbitration.

**IF EITHER YOU OR WE ELECT ARBITRATION.** NEITHER YOU NOR WE SHALL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR TO HAVE A JURY TRIAL ON THAT CLAIM. PRE-HEARING DISCOVERY, RIGHTS AND POST-HEARING APPEAL RIGHTS WILL BE LIMITED. NEITHER YOU NOR WE SHALL BE ENTITLED TO JOIN OR CONSOLIDATE CLAIMS IN ARBITRATION BY OR AGAINST OTHER CARDMEMBERS WITH RESPECT TO OTHER ACCOUNTS, OR ARBITRATE ANY CLAIMS AS A REPRESENTATIVE OR MEMBER OF A CLASS OR IN A PRIVATE ATTORNEY GENERAL CAPACITY. Even if all parties have opted to litigate a claim in court, you or we may elect arbitration with respect to any claim made by a new party or any new claims later asserted in that lawsuit, and nothing undertaken therein shall constitute a waiver of any rights under this arbitration provision.

We will not invoke our right to arbitrate an individual claim you bring in small claims court, or your state's equivalent court, if any, so long as the claim is pending only in that court and does not exceed \$5,000.00.

Your Account involves interstate commerce, and this provision shall be governed by the Federal Arbitration Act (FAA). The arbitration shall be conducted, at the option of whoever files the arbitration claim, by either JAMS/Endispute (JAMS) or the National Arbitration Forum (NAF) in accordance with their procedures in effect when the claim is filed. For a copy of their procedures, to file a claim or for other information, contact JAMS at 1920 Main Street, Suite 300, Irvine, CA 92614 (phone 1-800-448-1660) or NAF at P.O. Box 50191, Minneapolis, MN 55405 (phone 1-800-474-2371). At your written request, we will advance any arbitration filing, administrative and hearing fees which you would be required to pay to pursue a claim or dispute as a result of our electing to arbitrate that claim or dispute. Send requests to P.O. Box 15192, Wilmington, DE 19886-1020. The arbitrator will decide who will ultimately be responsible for paying those fees. In no event will you be required to reimburse us for any arbitration filing, administrative, or hearing fees in an amount greater than what you and our combined court costs would have been if the claim had been resolved in a state court with jurisdiction.

Any arbitration hearing will take place in the federal judicial district where you reside. The arbitrator shall follow applicable substantive law to the extent consistent with the FAA and applicable statutes of limitations and shall honor claims of privilege recognized at law. If requested by any party, the arbitrator shall write an opinion containing the reasons for the award. The arbitrator's decision will be final and binding except for any appeal rights under the FAA and any party may appeal the award within 30 days to a three-arbitrator panel which shall review the award *de novo*. The costs of such an appeal shall be borne by the appealing party regardless of outcome. Judgment upon any award by the arbitrator may be enforced in any court having jurisdiction.

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

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

**GOVERNING LAW.** This Agreement will be governed by the laws of the State of Delaware and applicable federal laws. If any part of this Agreement becomes unenforceable, it will not make any other part unenforceable.

Discover Bank  
DISCOVER CARD

  
R. D. Miller  
Vice President

## PRIVACY POLICY

### We Respect Your Privacy

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

This Privacy Policy describes our efforts to meet these objectives. It includes a summary of the personal information we collect, when it may be shared with others, how we safeguard the confidentiality and security of information, and the steps that you may take to limit our sharing of such information with others. Please read it carefully. We hope our Privacy Policy will help you understand how we collect and share information.

#### 1. WHAT PERSONAL INFORMATION DO WE COLLECT?

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

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

#### 2. IS PERSONAL INFORMATION SHARED WITH OTHERS?

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

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

#### a. Sharing Personal Information with Our Corporate Family

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

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

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

#### c. Sharing Personal Information with Others

We may share the information we collect about you, as described in Section 1, with companies that perform support or marketing services on our behalf, such as mailing, market research and data processing; other financial institutions with which we have joint marketing agreements; or companies that are our partners for cobrand credit card programs or reward programs. We may also share such information as permitted by law.

It is important that the information we maintain about you is accurate and complete. If you see information in your monthly billing statements or elsewhere which suggests that

#### 3. HOW DO WE PROTECT THE CONFIDENTIALITY, SECURITY AND INTEGRITY OF INFORMATION ABOUT YOU?

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

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our information is incomplete or inaccurate, please write to us at Discover Card, P.O. Box 30961, Salt Lake City, UT 84130-0961 so that we can update this information.

#### 4. HOW CAN YOU LIMIT SHARING OF INFORMATION ABOUT YOU?

We respect your privacy and offer you choices as to whether we may share information about you with others. If you prefer that we not share the information we collect about you, as described in Section 1, with non-affiliated third parties or if you prefer that we not share that information with companies in our corporate family, that is, with our direct, as well as other financial products and services provided to you by us and our affiliates. You will need to indicate your preferences for each of these separately as disclosed in the notice.

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### Your Billing Rights

#### KEEP THIS NOTICE FOR FUTURE USE

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

##### 1. Notify Us in Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the address listed on your bill for Notice of Billing Errors. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- your name and Account number;
- your dollar amount of the suspected error;
- describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

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

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

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

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

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products and services offered in connection with those cards, including The Register® card registration service (with the exception of any information registered in connection with the service, which will not be shared) and the Discover Exchange Payment service. It is part of your Cardmember Agreement and provides a further explanation of how we collect and share information. Please note that you will also receive privacy notices for other credit card accounts you have with us, as well as other financial products and services provided to you by us and our affiliates. You will need to indicate your preferences for each of these separately as disclosed in the notice.

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

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

##### 3. Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the goods or services. There are two limitations on this right:

- (a) you must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and
- (b) the purchase price must have been more than \$50.

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

### DISCOVER® CARD CASHBACK BONUS®

#### TERMS AND CONDITIONS

The Cashback Bonus® Terms and Conditions constitute a separate and independent agreement from the Cardmember Agreement and apply to Accounts that participate in the Cashback Bonus program. However, these Terms and Conditions are subject to the Arbitration of Disputes section of the Cardmember Agreement, which is incorporated herein. 1. The Cashback Bonus award is an amount denominated in dollars and cents which may be earned by Cardmembers by using their Discover® Card for qualified purchases. A Cashback Bonus award is not earned for Prohibited Transactions (as defined in the Cardmember Agreement), cash advances or balance transfers.

2. Cashback Bonus payments are calculated based on purchases made during an annual period corresponding to the Cardmember's anniversary year. The first anniversary year begins on the date the Card is issued and ends on the last day of the twelfth monthly billing period which follows. Each

- 15 -

- 16 -

successive anniversary year is the approximate one-year period comprised of the next twelve monthly billing periods.

3. Except as otherwise noted below, the Cashback Bonus award is calculated by multiplying each purchase by the applicable percentage rate:

- .25% (.0025) if the purchase is part of the first \$1,000 in purchases during the anniversary year;
- .50% (.0050) if the purchase is part of the second \$1,000 in purchases during the anniversary year;
- .75% (.0075) if the purchase is part of the third \$1,000 in purchases during the anniversary year;
- 1.0% (.01) if the purchase is part of the purchases in excess of \$3,000 during the anniversary year.

Beginning on May 1, 2000, the applicable percentage rate for all purchases made at warehouse clubs during the anniversary year will be a fixed rate of 25% (.025). However, these warehouse club purchases will continue to be included in the total amount of purchases made during the anniversary year and used to determine the applicable percentage rate listed above for other purchases. Please call 1-800-347-7886 or visit our Web site at Discovercard.com for a list of warehouse clubs.

The total of these calculations for each anniversary year is the earned amount of the Cashback Bonus award, which will be paid as described below provided the conditions contained in paragraph 4 below are met. The calculation begins again with the beginning of each anniversary year. The Cardmember's monthly billing statement will show the earned amount of the Cashback Bonus award and total purchases through the date of the statement for the current anniversary year. Prior to actual payment, the purchases on which a Cashback Bonus award is calculated may be audited for compliance with these terms.

4. The Cashback Bonus award vests and is paid shortly after each anniversary year to those Cardmembers in good standing in good standing, you may not be in default (as defined in the Cardmember Agreement) and you may not have used your Account for any Prohibited Transactions within the past year. If an Account is closed for any reason prior to the anniversary date, any Cashback Bonus award earned by the Cardmember since the last anniversary date will be forfeited. Cardmembers who are delinquent at the time of the payment may, at the option of Discover Card, have their Cashback Bonus award applied as a credit to their Account.

5. The exact method of payment of a Cashback Bonus award may change from year to year, but the Cardmember will have the opportunity to receive a Cashback Bonus award in a cash equivalent (i.e., check or credit to the Cardmember's Account). As part of the payment method, the Cardmember may have the opportunity to make a choice as to the manner in which the Cashback Bonus award is paid. The failure to make such a choice on a timely basis may result in the exercise of default payment options. It is the Cardmember's responsibility to notify Discover Card in the event a Cashback Bonus payment is not received for any reason.

The Cashback Bonus award is paid to qualifying Cardmembers either by means of a credit to the Account or by a check that is mailed to the Cardmember in Discover Card's sole discretion.

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

7. Discover Card reserves the right to make other adjustments to Cashback Bonus amounts earned based on Account activity (e.g., a credit to an Account in connection with a prior purchase will result in a reduction of the Cashback Bonus award).

8. These terms and conditions are subject to change without notice. Changes may be made during a Cardmember's anniversary year, and may include but are not limited to, modifying the level of purchases required to qualify for the various tiers, establishing a maximum amount of Cashback Bonus award Cardmembers may receive, changing the types of transactions that constitute a purchase, changing the amount of Cashback Bonus award earned on certain types of purchases, imposing additional restrictions, or terminating the program.

## DESCRIPTION OF COVERAGE

**SCHEDULED AIR TRAVEL ACCIDENT INSURANCE.** Discover® Classic Cardmembers are provided with up to \$150,000 Scheduled Air Travel Accident\* protection. Whenever you use your Discover Classic Card (the "credit card") to charge your entire Common Carrier Fare Ticket on any Commercial Aircraft operated by a Scheduled Air Carrier under a license for the transportation of passengers for hire (herein called Scheduled Air Carrier), you automatically receive this valuable coverage at no additional cost.

The benefits of the Policy providing your coverage are governed primarily by the law of a state other than Florida.

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

## PLAN FEATURES

### Benefit Amount: \$150,000 Family Aggregate Principal Sum

**ACCIDENTAL DEATH BENEFITS.** Insurance coverage will be equal to the benefit amount for accidental loss of life. The loss must occur within one year of the accident that caused the Injury. Family Aggregate Principal Sum means the total amount of insurance in force on the Cardmember, his or her spouse and children will be covered against injuries that result in an accidental death while a passenger (not an operator, pilot, or crew member) in or on, including getting in or out of, or on or off of, any Scheduled Air Carrier, if the Common Carrier Fare Ticket for the flight was charged to your credit card.

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

**PLAN OF INSURANCE COVERAGE.** You, as a Cardmember, and your spouse and children will be covered against injuries that result in an accidental death while a passenger (not an operator, pilot, or crew member) in or on, including getting in or out of, or on or off of, any Scheduled Air Carrier, if the Common Carrier Fare Ticket for the flight was charged to your credit card.

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

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

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

**LIMITATIONS.** Benefits will only be payable under one Card-member account, the credit card under which the Common Carrier Fare Tickets were fully charged.

Benefits are not payable for losses due to injury sustained while on a trip for which the tickets were purchased with a frequent flyer voucher.

Complete provisions pertaining to this plan of insurance are contained in Policy #9029072 issued by National Union Fire Insurance Company of Pittsburgh, PA with offices in New York, NY. The premium for this insurance is paid by Discover Financial Services, Inc., out of income derived from its credit card operations.

Please read this Description of Coverage. Keep it in a safe place with your other insurance documents. This Description of Coverage (Form Number S30365DOC) is not a contract of insurance but is simply an informative statement to each eligible individual of the principal provisions of the insurance while in effect.

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



New Balance \$1,889.16      Minimum Payment Due \$38.00      Account Number ending in 5017  
Enter Amount Enclosed Below

Payment Due Date  
August 4, 2004

\$   
Please make check payable to Discover Card or  
pay online @ [Discovercard.com](http://Discovercard.com).

05 SDSN0A01 0002200  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

Will your payment get to us on time? Pay  
your bill online and your payment can be  
made to your account on the same day. Visit  
[Discovercard.com/payments](http://Discovercard.com/payments) today.

PO BOX 15251        
WILMINGTON DE 19886-5251

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

0000019866180051899930188916000000000003800

### Discover Card Account Summary

Account number ending in 5017  
Payment Due Date August 4, 2004  
Minimum Payment Due \$38.00  
Credit Limit \$2,000.00  
Credit Available \$110.00  
Cash Credit Limit \$1,000.00  
Cash Credit Available \$110.00

Closing Date: July 5, 2004      page 1 of 1  
Previous Balance \$0.00  
Payments And Credits \$0.00  
Purchases + 0.00  
Cash Advances + 0.00  
Balance Transfers + 1,889.16  
Finance Charges + 0.00  
Now Balance = \$1,889.16

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

### Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
<hr/>	
Cashback Bonus Balance Available to Redeem	\$ 0.00
<hr/>	

Cashback Bonus® Anniversary  
Date: April 5

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](http://Discovercard.com).

### How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.  
For TDD (assistance for hearing impaired) see reverse side

1. Visit [Discover.com](http://Discover.com) to pay your bill for no cost, view your  
latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service  
options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943,  
Salt Lake City, UT 84130

### Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.			
Trans. Date	Post Date		
Balance Transfers	Jun 21	CHASE XXXXXXXXXXXX9112 TI AZ	\$ 1,889.16
APR 0.00% EXPIRES 03/2005			

### 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	0.0355%	12.99% V	12.99%	\$0	none
Cash Advances	\$0	0.0629%	22.99% F	22.99%	\$0	\$0
Balance Transfers	\$944.58	0.00000%	0.00% F	0.00%	\$0	\$0
previous billing period: 31 days						
Purchases	\$0	0.0355%	12.99% V	12.99%	\$0	none

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

EXHIBIT  
C



New Balance  
\$1,864.87

Minimum Payment Due  
\$38.00

Account Number ending in 5017  
Enter Amount Enclosed Below

Payment Due Date  
September 4, 2004

\$   
Please make check payable to Discover Card or  
pay online @ [Discovercard.com](http://Discovercard.com).

05 SDSN6A01 0002201  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

Will your payment get to us on time? Pay  
your bill online and your payment can be  
made to your account on the same day. Visit  
[Discovercard.com/payments](http://Discovercard.com/payments) today.

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WILMINGTON DE 19886-5251

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

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### Discover Card Account Summary

Account number ending in 5017		Closing Date: August 5, 2004	page 1 of 1
Payment Due Date	September 4, 2004	Previous Balance	\$1,889.16
Minimum Payment Due	\$38.00	Payments And Credits	40.00
Credit Limit	\$2,000.00	Purchases	+ 15.71
Credit Available	\$135.00	Cash Advances	+ 0.00
Cash Credit Limit	\$1,000.00	Balance Transfers	+ 0.00
Cash Credit Available	\$135.00	Finance Charges	+ 0.00
		New Balance	= \$1,864.87

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

### Cashback Bonus®

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

Cashback Bonus® Anniversary

Date: April 5

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

### How Can We Help You?

It's your choice - 3 ways to help

Please have your Discover Card available.

For TDD (assistance for hearing impaired) see reverse side

1. Visit [Discover.com](http://Discover.com) to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

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

Trans. Date	Post Date			
Payments and Credits	Jul 24	Jul 24	PAYMENT - THANK YOU	\$ -40.00
Other/Miscellaneous	Aug 5	Aug 5	DISCOVER ACCOUNTGUARD 1-877-883-1959	15.71

### Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction FINANCE CHARGES
current billing period: 31 days						
Purchases	\$0	0.03627%	13.24% V	13.24%	\$0	none
Cash Advances	\$0	0.06299%	22.99% F	22.99%	\$0	\$0
Balance Transfers	\$1872.38	0.00000%	0.00% F	0.00%	\$0	\$0
previous billing period: 30 days						
Purchases	\$0	0.03559%	12.99% V	12.99%	\$0	none

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



New Balance  
\$1,987.44

Minimum Payment Due  
\$40.00

Account Number ending in 5017  
Enter Amount Enclosed Below

Payment Due Date  
October 4, 2004

\$   
Please make check payable to Discover Card or  
pay online @ [Discovercard.com](http://Discovercard.com).

05 SDSN6A01 0002202  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

Will your payment get to us on time? Pay  
your bill online and your payment can be  
made to your account on the same day. Visit  
[Discovercard.com/payments](http://Discovercard.com/payments) today.

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WILMINGTON DE 19886-5251

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

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### Discover Card Account Summary

		Closing Date: September 5, 2004	page 1 of 1
Account number ending in	5017	Previous Balance	\$ 1,864.87
Payment Due Date	October 4, 2004	Payments And Credits	40.00
Minimum Payment Due	\$40.00	Purchases	+ 160.73
Credit Limit	\$2,000.00	Cash Advances	+ 0.00
Credit Available	\$12.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$1,000.00	Finance Charges	+ 1.84
Cash Credit Available	\$12.00	New Balance	= \$1,987.44

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

### Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus Earned	+ 0.00
	+ 0.36

Cashback Bonus® Anniversary	\$ 0.36
Date: April 5	+ 0.00

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

### How Can We Help You?

#### It's your choice - 3 ways to help

Please have your Discover Card available.  
For TDD (assistance for hearing impaired) see reverse side

1. Visit [Discover.com](http://Discover.com) to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

	\$0 Fraud Liability Guarantee			Use your Discover Card with confidence.
Trans. Date	Post Date			
Payments and Credits	Aug 25	Aug 25	PAYMENT - THANK YOU	\$ -40.00
Merchandise/Retail	Aug 5	Aug 6	BOOKS/CDS-885515901-TN	143.98
Other/Miscellaneous	Sep 5	Sep 5	DISCOVER ACCOUNTGUARD 1-877-883-1959	16.75

### 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	\$160.57	0.03696%	13.49% V	13.49%	\$1.84	none
Cash Advances	\$0	0.06299%	22.99% F	22.99%	\$0	\$0
Balance Transfers	\$1833.67	0.00000%	0.00% F	0.00%	\$0	\$0

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

Now you can use your Discover® Card to pay your child's tuition at KinderCare® Learning Centers locations nationwide!



New Balance  
\$2,041.65

Minimum Payment Due  
\$81.00

Account Number ending in 5017  
Enter Amount Enclosed Below

\$

Please make check payable to Discover Card.  
You are overlimit. Pay the sum of the monthly  
minimum payment plus the overlimit amount of  
\$41.63.

05 SDSNSBA01 0002203  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

Payment Due Date  
November 4, 2004

Will your payment get to us on time? Pay  
your bill online and your payment can be  
made to your account on the same day. Visit  
Discovercard.com/payments today.

PO BOX 15251 WILMINGTON DE 19886-5251

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

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### Discover Card Account Summary

Account number ending in 5017		Closing Date: October 5, 2004	page 1 of 1
Payment Due Date	November 4, 2004	Previous Balance	\$1,987.44
Minimum Payment Due	\$81.00	Payments And Credits	0.00
Credit Limit	\$2,000.00	Purchases	+ 52.20
Credit Available	\$-41.00	Cash Advances	+ 0.00
Cash Credit Limit	\$1,000.00	Balance Transfers	+ 0.00
Cash Credit Available	\$0.00	Finance Charges	+ 2.01
		New Balance	= \$2,041.65

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

### Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.36
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.36
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary

Dates: April 5

### How Can We Help You?

It's your choice - 3 ways to help

Please have your Discover Card available.  
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

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

	Trans. Date	Post Date		
Other/Miscellaneous	Oct 5	Oct 5	DISCOVER ACCOUNTGUARD 1-877-883-1959	\$ 17.20
	Oct 5	Oct 5	LATE FEE	35.00

### Information For You

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

### Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction FINANCE CHARGES
current billing period: 30 days						
Purchases	\$179.25	0.03764%	13.74% V	13.74%	\$2.01	none
Cash Advances	\$0	0.06299%	22.99% F	22.99%	\$0	\$0
Balance Transfers	\$1809.16	0.00900%	0.00% F	0.00%	\$0	\$0

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



New Balance  
\$1,904.37

Minimum Payment Due  
\$39.00

Account Number ending in 5017  
Enter Amount Enclosed Below

Payment Due Date  
December 4, 2004

\$   
Please make check payable to Discover Card or  
pay online @ [Discovercard.com](http://Discovercard.com).

05 SDSNBA01 0002204  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

Will your payment get to us on time? Pay  
your bill online and your payment can be  
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Address, e-mail or telephone change? Print change in space  
above, or go to [Discovercard.com](http://Discovercard.com). Print your e-mail address to  
receive important Account information and special offers.

000001986618005189930190437001000000003900

### Discover Card Account Summary

		Closing Date: November 5, 2004	page 1 of 1
Account number ending in	5017	Previous Balance	\$2,041.65
Payment Due Date	December 4, 2004	Payments And Credits	140.00
Minimum Payment Due	\$39.00	Purchases	+ 0.00
Credit Limit	\$2,000.00	Cash Advances	+ 0.00
Credit Available	\$95.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$1,000.00	Finance Charges	+ 2.72
Cash Credit Available	\$95.00	Now Balance	= \$1,904.37

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

### Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.36
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.36
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary

Date: April 5

Keep using your Discover® Card and watch

your Cashback Bonus® award grow!

Remember, once your Cashback Bonus  
award is at least \$20, you can redeem your  
award by calling us or by logging into the  
Account Center at [Discovercard.com](http://Discovercard.com).

### How Can We Help You?

It's your choice - 3 ways to help

Please have your Discover Card available.  
For TDD (assistance for hearing impaired) see reverse side

1. Visit [Discover.com](http://Discover.com) to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more.
2. Call 1-800-DISCOVER (347-2603) for fast, easy self-service options or to speak with a Customer Service Account Manager.
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

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

Trans. Date	Post Date				
Payments and Credits Oct 8	Oct 8	PAYMENT - THANK YOU		\$ -40.00	
Oct 28	Oct 28	PAYMENT - THANK YOU		\$ -100.00	

### 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	\$233.81	0.03764%	13.74% V	\$2.72	none
Cash Advances	\$0	0.06299%	22.99% F	\$0	\$0
Balance Transfers	\$1742.70	0.00000%	0.00% F	\$0	\$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



New Balance  
\$1,868.08

Minimum Payment Due  
\$38.00

Account Number ending in 5017  
Enter Amount Enclosed Below

\$

Payment Due Date  
January 4, 2005

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

05 SDSN6A01 0002205  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

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your bill online and your payment can be  
made to your account on the same day. Visit  
Discovercard.com/payments today.

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

000001986618005189993018680800039000003800

### Discover Card Account Summary

Account number ending in 5017		Closing Date: December 5, 2004	page 1 of 1
Payment Due Date	January 4, 2005	Previous Balance	\$1,904.37
Minimum Payment Due	\$38.00	Payments And Credits	39.00
Credit Limit	\$2,000.00	Purchases	+ 0.00
Credit Available	\$131.00	Cash Advances	+ 0.00
Cash Credit Limit	\$1,000.00	Balance Transfers	+ 0.00
Cash Credit Available	\$131.00	Finance Charges	+ 2.71
		New Balance	\$1,868.08

You may be able to avoid periodic finance charges, see the  
reverse side for details.

### Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.36
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.36
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary  
Date: April 5

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? It's your choice - 3 ways to help

Please have your Discover Card available.  
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### 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

\$ -39.00

### 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	\$236.51	0.03833%	13.99% V	\$2.71	none
Cash Advances	\$0	0.06299%	22.99% F	\$0	\$0
Balance Transfers	\$1641.86	0.00000%	0.00% F	\$0	\$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



New Balance  
\$2,022.12

Minimum Payment Due  
\$79.00

Account Number ending in 5017  
Enter Amount Enclosed Below

\$

Payment Due Date  
February 4, 2005

Please make check payable to Discover Card.  
You are overlimit. Pay the sum of the monthly  
minimum payment plus the overlimit amount of  
\$22.12.

05 SDSNGA01 0002206  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

Will your payment get to us on time? Pay  
your bill online and your payment can be  
made to your account on the same day. Visit  
[Discovercard.com/payments](http://Discovercard.com/payments) today.

PO BOX 15251  
WILMINGTON DE 19886-5251

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

0000019866180051899930202212000000000007900

### Discover Card Account Summary

		Closing Date: January 5, 2005	page 1 of 1
Account number ending in	5017	Previous Balance	\$1,868.08
Payment Due Date	February 4, 2005	Payments And Credits	0.00
Minimum Payment Due	\$79.00	Purchases	+ 120.71
Credit Limit	\$2,000.00	Cash Advances	+ 0.00
Credit Available	\$22.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$1,000.00	Finance Charges	+ 33.33
Cash Credit Available	\$0.00	New Balance	= \$2,022.12

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

### Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.36
New Cashback Bonus Earned	+ 0.00
	+ 0.21

Cashback Bonus® Anniversary	\$ 0.57
Date: April 5	+ 0.00

### How Can We Help You?

It's your choice - 3 ways to help

- 1. Visit [Discover.com](http://Discover.com) to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
- 2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
- 3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

		\$0 Fraud Liability Guarantee	Use your Discover Card with confidence.
Trans. Date	Post Date		
Merchandise/Retail	Dec 7	Dec 7	QYC*2665194751*1 OF 3 800-367-9444 PA
Other/Miscellaneous	Jan 5	Jan 5	LATE FEE
Services	Dec 14	Dec 14	DISCOVER PROPRTECT 3D 877-623-8011 UT

### Information For You

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

### 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	\$320.52	0.05477%	19.99% F	19.99%	\$5.43	none
Cash Advances	\$0	0.06299%	22.99% F	22.99%	\$0	\$0
Balance Transfers	\$1643.62	0.05477%	19.99% F	19.99%	\$27.90	\$0

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



Now Balance  
\$2,000.48

Minimum Payment Due  
\$40.00

Account Number ending in 5017  
Enter Amount Enclosed Below

\$

Payment Due Date  
March 4, 2005

Please make check payable to Discover Card.  
You are overlimit. Pay the sum of the monthly  
minimum payment plus the overlimit amount of  
\$0.48.

05 SDSN6A01 0002207  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

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your bill online and your payment can be  
made to your account on the same day. Visit  
Discovercard.com/payments today.

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receive important account information and special offers.

0000019866180051899930200048000000000004000

### Discover Card Account Summary

Account number ending in 5017  
Payment Due Date March 4, 2005  
Minimum Payment Due \$40.00  
Credit Limit \$2,000.00  
Credit Available \$0.00  
Cash Credit Limit \$1,000.00  
Cash Credit Available \$0.00

Closing Date: February 5, 2005 page 1 of 1  
Previous Balance \$2,022.12  
Payments And Credits 79.00  
Purchases + 22.99  
Cash Advances + 0.00  
Balance Transfers + 0.00  
Finance Charges + 34.37  
New Balance = \$2,000.48

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

### Cashback Bonus®

Opening Cashback Bonus Balance	\$	0.57
New Cashback Bonus Earned	+	0.00
	+	0.03

Cashback Bonus® Anniversary Date: April 5	Cashback Bonus Balance Available to Redeem	\$	0.60
		\$	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? It's your choice - 3 ways to help

Please have your Discover Card available.  
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1. Visit Discover.com to pay your bill for no cost, view your latest account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

	\$0 Fraud Liability Guarantee			Use your Discover Card with confidence.	
	Trans. Date	Post Date			
Payments and Credits	Jan 30	Jan 30	PHONE PAYMENT - THANK YOU	\$	-79.00
Other/Miscellaneous	Jan 30	Jan 30	PAY BYPHONE PROCESSING FEE - DBT		10.00
Services	Feb 1	Feb 1	DISCOVER PROTECT 3D 877-623-8011 UT		12.99

### Finance Charge Summary

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction FINANCE CHARGES
current billing period: 31 days					
Purchases	\$371.43	0.05477%	19.99% F	19.99%	\$6.29 none
Cash Advances	\$0	0.06299%	22.99% F	22.99%	\$0 \$0
Balance Transfers	\$1653.88	0.05477%	19.99% F	19.99%	\$28.08 \$0

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



New Balance  
\$1,991.27

Minimum Payment Due  
\$40.00

Account Number ending in 5017  
Enter Amount Enclosed Below

\$

Payment Due Date  
April 4, 2005

Please make check payable to Discover Card or  
pay online @ [Discovercard.com](http://Discovercard.com).

05 SDSNGA01 0002208  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

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your bill online and your payment can be  
made to your account on the same day. Visit  
[Discovercard.com/payments](http://Discovercard.com/payments) today.

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

0000019866180051899930199127000400000004000

### Discover Card Account Summary

Account number ending in	5017
Payment Due Date	April 4, 2005
Minimum Payment Due	\$40.00
Credit Limit	\$2,000.00
Credit Available	\$8.00
Cash Credit Limit	\$1,000.00
Cash Credit Available	\$8.00

Closing Date:	March 5, 2005	page 1 of 1
Previous Balance	\$2,000.48	
Payments And Credits	40.00	
Purchases	+ 0.00	
Cash Advances	+ 0.00	
Balance Transfers	+ 0.00	
Finance Charges	+ 30.79	
New Balance	= \$1,991.27	

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

### Cashback Bonus®

Cashback Bonus® Anniversary	Date: April 5
Opening Cashback Bonus Balance	\$ 0.60
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 0.60
Available to Redeem	..... \$ 0.00

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

### How Can We Help You?

It's your choice - 3 ways to help

Please have your Discover Card available.  
For TDD (assistance for hearing impaired) see reverse side

1. Visit [Discover.com](http://Discover.com) to pay your bill for no cost, view your latest Account Information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2689) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

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

Trans. Date	Post Date	
Payments and Credits	Mar 2	Mar 2 PAYMENT - THANK YOU

\$ -40.00

### 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: 28 days						
Purchases	\$396.25	0.05477%	19.99% F	19.99%	\$6.06	none
Cash Advances	\$0	0.06299%	22.99% F	22.99%	\$0	\$0
Balance Transfers	\$1613.35	0.05477%	19.99% F	19.99%	\$24.73	\$0

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

Did you know that millions of credit cards are lost or stolen every year? The Register® can help prevent credit card fraud! In



New Balance  
\$1,925.18

Minimum Payment Due  
\$39.00

Account Number ending in 5017  
Enter Amount Enclosed Below

Payment Due Date  
May 4, 2005

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

05 SDSN6A01 0002209  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

Will your payment get to us on time? Pay  
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made to your account on the same day. Visit  
Discovercard.com/payments today.

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WILMINGTON DE 19886-5251

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receive important Account information and special offers.

000001986618005189993019251800100000003900

### Discover Card Account Summary

Account number ending in 5017		Closing Date: April 5, 2005	page 1 of 1
Payment Due Date	May 4, 2005	Previous Balance	\$1,991.27
Minimum Payment Due	\$39.00	Payments And Credits	100.00
Credit Limit	\$2,000.00	Purchases	+ 0.00
Credit Available	\$74.00	Cash Advances	+ 0.00
Cash Credit Limit	\$1,000.00	Balance Transfers	+ 0.00
Cash Credit Available	\$74.00	Finance Charges	+ 33.91
		New Balance	= \$1,925.18

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

### Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.60
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.60
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary

Date: April 5

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?

It's your choice - 3 ways to help

Please have your Discover Card available.  
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

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

Trans. Date	Post Date
Payments and Credits	Apr 3

Apr 3 Apr 3 PAYMENT - THANK YOU

\$ -100.00

### Finance Charge Summary

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCING CHARGES	Transaction FINANCING CHARGES
current billing period: 31 days					
Purchases	\$1998.02	0.05477%	19.99% F	19.99%	\$33.91
Cash Advances	\$0	0.06299%	22.99% F	22.99%	\$0

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

What if your credit falls into the wrong hands? Reduce your risk of Identity Theft and credit fraud with ProfileProtect®. This





New Balance  
\$1,961.94

Minimum Payment Due  
\$44.00

Account Number ending in 5017  
Enter Amount Enclosed Below

\$   
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pay online @ [Discovercard.com](http://Discovercard.com).

05SDSNGA01 0002211  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

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receive important Account Information and special offers.

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### Discover Card Account Summary

Account number ending in 5017  
Payment Due Date July 4, 2005  
Minimum Payment Due \$44.00  
Credit Limit \$2,000.00  
Credit Available \$38.00  
Cash Credit Limit \$1,000.00  
Cash Credit Available \$38.00

Closing Date: June 5, 2005  
page 1 of 1  
Previous Balance \$2,003.68  
Payments And Credits 84.00  
Purchases + 0.00  
Cash Advances + 0.00  
Balance Transfers + 0.00  
Finance Charges + 42.26  
New Balance = \$1,961.94

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

### Cashback Bonus®

Cashback Bonus® Anniversary  
Date: April 5

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

Opening Cashback Bonus Balance \$ 0.60  
New Cashback Bonus Earned + 0.00

Cashback Bonus Balance \$ 0.60  
Available to Redeem \$ 0.00

### How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.  
For TDD (assistance for hearing impaired) see reverse side

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2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

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

Trans. Date	Post Date	
May 25	May 25	PAYMENT - THANK YOU \$ -84.00

Payments and Credits

May 25 May 25 PAYMENT - THANK YOU \$ -84.00

### Finance Charge Summary

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction FINANCE CHARGES
current billing period: 31 days					
Purchases \$1991.74	0.06847%	24.99% V	24.99%	\$42.26	none
Cash Advances \$0	0.06847%	24.99% V	24.99%	\$0	\$0

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

Call 1-800-767-7315 today or visit [Discovercard.com](http://Discovercard.com) to find out if you qualify for a valuable Balance Transfer offer. It's a



New Balance  
\$2,078.28

Minimum Payment Due  
\$91.00

Account Number ending in 5017  
Enter Amount Enclosed Below

\$

Payment Due Date  
August 4, 2005

Please make check payable to Discover Card.  
You are overlimit. Pay the sum of the monthly  
minimum payment plus the overlimit amount of  
\$78.28.

05 SDSN6A01 0002212  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

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your bill online and your payment can be  
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receive important account information and special offers.

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### Discover Card Account Summary

		Closing Date: July 5, 2005	page 1 of 1
Account number ending in	5017	Previous Balance	\$1,961.94
Payment Due Date	August 4, 2005	Payments And Credits	0.00
Minimum Payment Due	\$91.00	Purchases	+ 74.00
Credit Limit	\$2,000.00	Cash Advances	+ 0.00
Credit Available	\$78.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$1,000.00	Finance Charges	+ 42.34
Cash Credit Available	\$0.00	New Balance	= \$2,078.28

You may be able to avoid periodic finance charges, see the  
reverse side for details.

### Cashback Bonus®

Cashback Bonus® Anniversary	Opening Cashback Bonus Balance	\$ 0.60
Date: April 5	New Cashback Bonus Earned	+ 0.00
	Cashback Bonus Balance	\$ 0.60
	Available to Redeem	..... \$ 0.00

### How Can We Help You?

It's your choice - 3 ways to help

Please have your Discover Card available.  
For TDD (assistance for hearing impaired) see reverse side

1. Visit [Discover.com](http://Discover.com) to pay your bill for no cost, view your latest account information, earn and redeem rewards and more.
2. Call 1-800-Discover (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager.
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

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

Trans. Date	Post Date			
Other/Miscellaneous	Jul 4	Jul 4	LATE FEE	\$ 39.00
	Jul 5	Jul 5	OVERLIMIT FEE	\$ 35.00

### Information For You

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

### Finance Charge Summary

Average Daily Balance	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days					
Purchases	\$1982.31	0.07121%	25.99% V	\$42.34	none
Cash Advances	\$0	0.07121%	25.99% V	\$0	\$0

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



New Balance  
\$2,068.83

Minimum Payment Due  
\$52.00

Account Number ending in 5017  
Enter Amount Enclosed Below

\$

Payment Due Date  
September 4, 2005

Please make check payable to Discover Card.  
You are overlimit. Pay the sum of the monthly  
minimum payment plus the overlimit amount of  
\$68.83.

05 SDSN6A01 0002213  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

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receive important Account Information and special offers.

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### Discover Card Account Summary

		Closing Date: August 5, 2005	page 1 of 2
Account number ending in	5017	Previous Balance	\$2,078.28
Payment Due Date	September 4, 2005	Payments And Credits	100.00
Minimum Payment Due	\$52.00	Purchases	+ 45.00
Credit Limit	\$2,000.00	Cash Advances	+ 0.00
Credit Available	\$68.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$1,000.00	Finance Charges	+ 45.55
Cash Credit Available	\$0.00	New Balance	= \$2,068.83

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

### Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.60
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.60
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary  
Date: April 5

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

### How Can We Help You?

#### It's your choice - 3 ways to help

Please have your Discover Card available.

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1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

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

	Trans. Date	Post Date	
Payments and Credits	Jul 18	Jul 18	PHONE PAYMENT - THANK YOU \$ -100.00
Other/Miscellaneous	Jul 18	Jul 18	PAY BY PHONE PROCESSING FEE - DBT 10.00
	Aug 5	Aug 5	OVERLIMIT FEE 35.00

### 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. However, this will still be considered an overlimit occurrence for purposes of the Default Rate Plan. We reserve the right to terminate these special rates and to increase the APRs on your account if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Default Rate Plan section of the Cardmember Agreement for details.

<sup>1</sup>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 BankQuote.com.



It pays to  
**DISCOVER**

WAUGAMAN, ELICIA M  
Account number ending in 5017

### Have a question? Talk to us.

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

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

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Closing Date: August 5, 2005

page 2 of 2

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

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

### 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	\$2045.30	0.07189%	26.24% V	26.24%	\$45.55	none
Cash Advances	\$0	0.07189%	26.24% V	26.24%	\$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



New Balance  
\$2,090.60

Minimum Payment Due  
\$53.00

Account Number ending in 5017  
Enter Amount Enclosed Below

\$

Payment Due Date  
October 4, 2005

Please make check payable to Discover Card.  
You are overlimit. Pay the sum of the monthly  
minimum payment plus the overlimit amount of  
\$90.60.

05 SDSN6A01 0002214  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

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.

Will your payment get to us on time? Pay  
your bill online and your payment can be  
made to your account on the same day. Visit  
Discovercard.com/payments today.

000001986618005189993020906000060000005300

### Discover Card Account Summary

Account number ending in	5017
Payment Due Date	October 4, 2005
Minimum Payment Due	\$53.00
Credit Limit	\$2,000.00
Credit Available	\$90.60
Cash Credit Limit	\$1,000.00
Cash Credit Available	\$0.00

Closing Date:	September 5, 2005	page 1 of 1
Previous Balance	\$2,068.83	
Payments And Credits	60.00	
Purchases	+ 35.00	
Cash Advances	+ 0.00	
Balance Transfers	+ 0.00	
Finance Charges	+ 46.77	
New Balance	= \$2,090.60	

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

### Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.60
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.60
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary  
Date: April 5

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?

#### It's your choice - 3 ways to help

Please have your Discover Card available.

For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

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

Trans. Date	Post Date			
Payments and Credits	Aug 31	Aug 31	PAYMENT - THANK YOU	\$ -60.00
Other/Miscellaneous	Sep 5	Sep 5	OVERLIMIT FEE	35.00

### Finance Charge Summary

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction FINANCE CHARGES
current billing period: 31 days					
Purchases	\$2079.85	0.07258%	26.49% V	26.49%	\$46.77
Cash Advances	\$0	0.07258%	26.49% V	26.49%	\$0

The rates that apply to your account are either fixed [F] or they may vary [V] as noted above.



New Balance  
\$2,211.02

Minimum Payment Due  
\$109.00

Account Number ending in 5017  
Enter Amount Enclosed Below

Payment Due Date  
November 4, 2005

\$   
Please make check payable to Discover Card.  
You are overlimit. Pay the sum of the monthly  
minimum payment plus the overlimit amount of  
\$211.02.

05 SDSN6A01 0002215  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

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your bill online and your payment can be  
made to your account on the same day. Visit  
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above, or go to Discovercard.com. Print your e-mail address to  
receive important Account Information and special offers.

000001986618005189993022110200000000010900

### Discover Card Account Summary

Account number ending in	5017
Payment Due Date	November 4, 2005
Minimum Payment Due	\$109.00
Credit Limit	\$2,000.00
Credit Available	\$211.00
Cash Credit Limit	\$1,000.00
Cash Credit Available	\$0.00

Closing Date: October 5, 2005	page 1 of 1
Previous Balance	\$2,090.60
Payments And Credits	0.00
Purchases	+ 74.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 46.42
New Balance	= \$2,211.02

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

### Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.60
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.60
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary

Date: April 5

### How Can We Help You?

It's your choice - 3 ways to help

Please have your Discover Card available.  
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account Information, earn and redeem rewards and more.
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager.
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

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

Trans. Date	Post Date	
Other/Miscellaneous	Oct 4	LATE FEE
	Oct 5	OVERLIMIT FEE

\$ 39.00  
35.00

### Information For You

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

Hey, Juniors! We are searching for outstanding high school juniors to apply for the Discover(R) Card Tribute Award(R) Scholarship Program. Scholarships will be awarded to high school juniors who have excelled beyond academics. To find out more, visit our website at [www.Discovercard.com/tribute.htm](http://www.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	\$2112.95	0.07326%	26.74% V	26.74%	\$46.42
Cash Advances	\$0	0.07326%	26.74% V	26.74%	\$0

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



New Balance  
\$2,186.49

Minimum Payment Due  
\$55.00

Account Number ending in 5017  
Enter Amount Enclosed Below

\$

Payment Due Date  
December 4, 2005

05 SDSN6A01 0002216  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

Please make check payable to Discover Card.  
You are overlimit. Pay the sum of the monthly  
minimum payment plus the overlimit amount of  
\$186.49.

Will your payment get to us on time? Pay  
your bill online and your payment can be  
made to your account on the same day. Visit  
[DiscoverCard.com/payments](http://DiscoverCard.com/payments) today.

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

000001986618005189993021864900000000005500

### Discover Card Account Summary

Account number ending in 5017  
Payment Due Date December 4, 2005  
Minimum Payment Due \$55.00  
Credit Limit \$2,000.00  
Credit Available \$186.00  
Cash Credit Limit \$1,000.00  
Cash Credit Available \$0.00

Closing Date: November 5, 2005 page 1 of 1  
Previous Balance \$2,211.02  
Payments And Credits 109.00  
Purchases + 35.00  
Cash Advances + 0.00  
Balance Transfers + 0.00  
Finance Charges + 49.47  
New Balance = \$2,186.49

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

### Cashback Bonus®

Cashback Bonus® Anniversary	Opening Cashback Bonus Balance \$ 0.60
Date: April 5	New Cashback Bonus Earned + 0.00
	Cashback Bonus Balance \$ 0.60
	Available to Redeem \$... 0.00

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

### How Can We Help You?

#### It's your choice - 3 ways to help

Please have your Discover Card available.  
For TDD (assistance for hearing impaired) see reverse side

1. Visit [Discover.com](http://Discover.com) to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

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

	Trans. Date	Post Date			
Payments and Credits	Oct 21	Oct 21	PHONE PAYMENT - THANK YOU	\$ -109.00	
Other/Miscellaneous	Nov 5	Nov 5	OVERLIMIT FEE		35.00

### Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction FINANCE CHARGES
current billing period: 31 days						
Purchases	\$2178.91	0.07326%	26.74% V	26.74%	\$49.47	none
Cash Advances	\$0	0.07326%	26.74% V	26.74%	\$0	\$0

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



New Balance  
\$2,209.91

Minimum Payment Due  
\$56.00

Account Number ending in 5017  
Enter Amount Enclosed Below

\$

Payment Due Date  
January 4, 2006

Please make check payable to Discover Card.  
You are overlimit. Pay the sum of the monthly  
minimum payment plus the overlimit amount of  
\$209.91.

05 SDSNSA01 0002217  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

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your bill online and your payment can be  
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Discovercard.com/payments today.

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receive important Account information and special offers.

0000019866180051899930220991000600000005600

### Discover Card Account Summary

Account number ending in	5017	Closing Date: December 5, 2005	page 1 of 1
Payment Due Date	January 4, 2006	Previous Balance	\$2,186.49
Minimum Payment Due	\$56.00	Payments And Credits	60.00
Credit Limit	\$2,000.00	Purchases	+ 35.00
Credit Available	\$209.00	Cash Advances	+ 0.00
Cash Credit Limit	\$1,000.00	Balance Transfers	+ 0.00
Cash Credit Available	\$0.00	Finance Charges	+ 48.42
		New Balance	= \$2,209.91

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

### Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.60
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.60
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary

Date: April 5

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?

It's your choice - 3 ways to help

Please have your Discover Card available.  
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more options or to speak with a Customer Service Account Manager
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

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

	Trans. Date	Post Date		
Payments and Credits	Nov 23	Nov 23	PAYMENT - THANK YOU	\$ -60.00
Other/Miscellaneous	Dec 5	Dec 5	OVER/UMIT FEE	35.00

### 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	\$2183.96	0.07395%	26.99%	V 26.99%	\$48.42	none
Cash Advances	\$0	0.07395%	26.99%	V 26.99%	\$0	\$0

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



New Balance  
\$2,159.28

Minimum Payment Due  
\$44.00

Payment Due Date  
February 4, 2006

Account Number ending in 5017  
Enter Amount Enclosed Below

\$   
Please make check payable to Discover Card.  
You are overlimit. Pay the sum of the monthly  
minimum payment plus the overlimit amount of  
\$159.28.

05 SDSN8A01 0002218  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

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your bill online and your payment can be  
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receive important Account information and special offers.

0000019866180051899930215928000000000004400

### Discover Card Account Summary

Account number ending in	5017
Payment Due Date	February 4, 2006
Minimum Payment Due	\$44.00
Credit Limit	\$2,000.00
Credit Available	\$159.00
Cash Credit Limit	\$1,000.00
Cash Credit Available	\$0.00

Closing Date: January 5, 2006	page 1 of 2
Previous Balance	\$2,209.91
Payments And Credits	75.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 24.37
New Balance	= \$2,159.28

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

### Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.60
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 0.60
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary

Date: April 5

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?

It's your choice - 3 ways to help

Please have your Discover Card available.

For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

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

Trans.	Post Date	
Payments and Credits	Jan 1	PHONE PAYMENT - THANK YOU
		\$ -75.00

### Information For You

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your Account was overlimit, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. We reserve the right to increase the APRs on your Account if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Default Rate Plan section of the Cardmember Agreement for details.

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



WAUGAMAN, ELICIA M  
Account number ending in 5017

### Have a question? Talk to us.

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

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

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Closing Date: January 5, 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	\$2209.62	0.03559%	12.99% F	12.99%	\$24.37	none
Cash Advances	\$0	0.03559%	12.99% F	12.99%	\$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](http://Discovercard.com)



New Balance  
\$2,108.09

Minimum Payment Due  
\$43.00

Account Number ending in 5017  
Enter Amount Enclosed Below

\$

Please make check payable to Discover Card.  
You are overlimit. Pay the sum of the monthly  
minimum payment plus the overlimit amount of  
\$108.09.

Will your payment get to us on time? Pay  
your bill online and your payment can be  
made to your account on the same day. Visit  
Discovercard.com/payments today.

05 SDSN6A01 0002219  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

PO BOX 15251   
WILMINGTON DE 19886-5251

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

000001986618005189993021080900075000004300

### Discover Card Account Summary

Account number ending in 5017  
Payment Due Date March 4, 2006  
Minimum Payment Due \$43.00  
Credit Limit \$2,000.00  
Credit Available \$108.00  
Cash Credit Limit \$1,000.00  
Cash Credit Available \$0.00

Closing Date: February 5, 2006 page 1 of 2  
Previous Balance \$2,159.28  
Payments And Credits 75.00  
Purchases + 0.00  
Cash Advances + 0.00  
Balance Transfers + 0.00  
Finance Charges + 23.81  
New Balance = \$2,108.09

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

### Cashback Bonus®

Opening Cashback Bonus Balance \$ 0.60  
New Cashback Bonus Earned + 0.00

Cashback Bonus Balance \$ 0.60  
Available to Redeem \$ 0.00

Cashback Bonus® Anniversary  
Date: April 5

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?

It's your choice - 3 ways to help

Please have your Discover Card available.

For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

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

Trans. Date	Post Date	
Payments and Credits	Feb 1	Feb 1 PAYMENT - THANK YOU

\$ 75.00

### Information For You

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your Account was overlimit, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. We reserve the right to increase the APRs on your Account if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Default Rate Plan section of the Cardmember Agreement for details.

Use your Cashback Bonus® to help others. When you donate your Cashback Bonus® to our charitable partners, JDRF, Junior Achievement® and the Make-A-Wish Foundation®, Discover® Card will add 20% to your donation. To donate your Cashback Bonus® or learn more, visit Discovercard.com



WAUGAMAN, EUCIA M  
Account number ending in 5017

### Have a question? Talk to us.

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

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

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Closing Date: February 5, 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	\$2158.72	0.03559%	12.99% F	12.99%	\$23.81
Cash Advances	\$0	0.03559%	12.99% F	12.99%	\$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](http://Discovercard.com)



New Balance  
\$2,054.05

Minimum Payment Due  
\$42.00

Account Number ending in 5017  
Enter Amount Enclosed Below

Payment Due Date  
April 4, 2006

\$   
Please make check payable to Discover Card.  
You are overlimit. Pay the sum of the monthly  
minimum payment plus the overlimit amount of  
\$54.05.

06 SDSN6A01 000220  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

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your bill online and your payment can be  
made to your account on the same day. Visit  
[Discovercard.com/payments](http://Discovercard.com/payments) today.

PO BOX 15251   
WILMINGTON DE 19886-5251

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

000001986618005189993020540500075000004200

### Discover Card Account Summary

Account number ending in 5017  
Payment Due Date April 4, 2006  
Minimum Payment Due \$42.00  
Credit Limit \$2,000.00  
Credit Available \$-54.00  
Cash Credit Limit \$1,000.00  
Cash Credit Available \$0.00

Closing Date: March 5, 2006 page 1 of 2  
Previous Balance \$2,108.09  
Payments And Credits 75.00  
Purchases + 0.00  
Cash Advances + 0.00  
Balance Transfers + 0.00  
Finance Charges + 20.96  
New Balance = \$2,054.05

You may be able to avoid periodic finance charges, see the  
reverse side for details.

### Cashback Bonus®

Cashback Bonus® Anniversary Date: April 5  
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?

It's your choice - 3 ways to help

Please have your Discover Card available.

For TDD (assistance for hearing impaired) see reverse side

1. Visit [Discover.com](http://Discover.com) to pay your bill for no cost, view your latest account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

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

Trans. Date	Post Date	
Payments and Credits	Mar 1	Mar 1 PAYMENT - THANK YOU \$ 75.00

### Information For You

While we are permitted under the Cardmember Agreement to increase the APRs on your account because your account was overlimit, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. We reserve the right to increase the APRs on your account if, as of the close of a billing period, your outstanding account balance exceeds your account credit limit. See the Default Rate Plan section of the Cardmember Agreement for details.



It pays to  
**DISCOVER**

WAUGAMAN, EUCIA M  
Account number ending in 5017

### Have a question? Talk to us.

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

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

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Closing Date: March 5, 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: 28 days					
Purchases	\$2104.82	0.03559%	12.99% F	12.99%	\$20.96
Cash Advances	\$0	0.03559%	12.99% F	12.99%	\$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](http://Discovercard.com)



New Balance  
\$1,750.00

Minimum Payment Due  
\$35.00

Account Number ending in 5017  
Enter Amount Enclosed Below

Payment Due Date  
May 4, 2006

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

05 SDSN6A01 0002221  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

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your bill online and your payment can be  
made to your account on the same day. Visit  
Discovercard.com/payments today.

PO BOX 15251   
WILMINGTON DE 19886-5251

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

000001986618005189993017500000075000003500

### Discover Card Account Summary

Account number ending in 5017  
Payment Due Date May 4, 2006  
Minimum Payment Due \$35.00  
Credit Limit \$2,000.00  
Credit Available \$250.00  
Cash Credit Limit \$1,000.00  
Cash Credit Available \$250.00

Closing Date: April 5, 2006 page 1 of 1  
Previous Balance \$2,054.05  
Payments And Credits + 325.00  
Purchases + 0.00  
Cash Advances + 0.00  
Balance Transfers + 0.00  
Finance Charges + 20.95  
New Balance = \$1,750.00

You may be able to avoid periodic finance charges, see the  
reverse side for details.

### Cashback Bonus®

Cashback Bonus® Anniversary  
Date: April 5

Opening Cashback Bonus Balance \$ 0.60  
New Cashback Bonus Earned + 0.00  
Cashback Bonus Balance \$ 0.60  
Available to Redeem \$ 0.00

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

### How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.  
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

	\$0 Fraud Liability Guarantee Use your Discover Card with confidence.		
	Trans. Date	Post Date	
Payments and Credits	Mar 18	Mar 18	PAYMENT - THANK YOU
	Apr 1	Apr 1	PAYMENT - THANK YOU

\$ .250.00  
- .75.00

### Finance Charge Summary

Average Daily Balances	Daily Periodic Rate	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction FINANCE CHARGES
current billing period: 31 days					
Purchases	\$1899.21	0.03559%	12.99% F	12.99%	\$20.95
Cash Advances	\$0	0.03559%	12.99% F	12.99%	\$0

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

Manage your account your way - whether you prefer to speak with a live person or manage things on your own, Discover®



New Balance  
\$1,718.67

Minimum Payment Due  
\$35.00

Payment Due Date  
June 4, 2006

Account Number ending in 5017  
Enter Amount Enclosed Below

\$

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

05 SDSN8A01 0002222  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

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receive important Account information and special offers.

000001986618005189993017186700050000003500

### Discover Card Account Summary

Account number ending in 5017  
Payment Due Date June 4, 2006  
Minimum Payment Due \$35.00  
Credit Limit \$2,000.00  
Credit Available \$281.00  
Cash Credit Limit \$1,000.00  
Cash Credit Available \$281.00

Closing Date: May 5, 2006 page 1 of 1  
Previous Balance \$1,750.00  
Payments And Credits + 50.00  
Purchases + 0.00  
Cash Advances + 0.00  
Balance Transfers + 0.00  
Finance Charges + 18.67  
New Balance = \$1,718.67

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

### Cashback Bonus®

Cashback Bonus® Anniversary .....  
Date: April 5

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? It's your choice - 3 ways to help

Please have your Discover Card available.  
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1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

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

Trans. Date	Post Date	
Payments and Credits	May 1	May 1 PAYMENT - THANK YOU \$ 50.00

### 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	\$1750.71	0.03559%	12.99% F	12.99%	\$18.67
Cash Advances	\$0	0.03559%	12.99% F	12.99%	\$0

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



New Balance  
\$1,662.58

Minimum Payment Due  
\$34.00

Account Number ending in 5017  
Enter Amount Enclosed Below

Payment Due Date  
July 4, 2006

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

05 SDSN6A01 0002223  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

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receive important Account Information and special offers.

000001986618005189993016625800075000003400

### Discover Card Account Summary

Account number ending in 5017		Closing Date: June 5, 2006	page 1 of 1
Payment Due Date	July 4, 2006	Previous Balance	\$1,718.67
Minimum Payment Due	\$34.00	Payments And Credits	75.00
Credit Limit	\$2,000.00	Purchases	+ 0.00
Credit Available	\$337.00	Cash Advances	+ 0.00
Cash Credit Limit	\$1,000.00	Balance Transfers	+ 0.00
Cash Credit Available	\$337.00	Finance Charges	+ 18.91
		New Balance	= \$1,662.58

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

### Cashback Bonus®

Opening Cashback Bonus Balance \$ 0.60

New Cashback Bonus Earned + 0.00

Cashback Bonus Balance \$ 0.60

Available to Redeem \$ 0.00

Cashback Bonus® Anniversary

Date: April 5

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?

It's your choice - 3 ways to help

Please have your Discover Card available.  
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1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

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

Trans. Date	Post Date			
Payments and Credits Jun 1	Jun 1	PAYMENT - THANK YOU		\$ -75.00

### Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.03559%; corresponding ANNUAL PERCENTAGE RATE: 12.99%. Rate is subject to the terms of the offer including expiration.

### 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	\$1715.76	0.03559%	12.99% F	12.99%	\$18.91	none
Cash Advances	\$0	0.03559%	12.99% F	12.99%	\$0	\$0

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

Get set for fall. Get 5% Cashback Bonus®. Use your Card July to September at Gap, Kohl's, Marshall's®, T.J.Maxx®,



New Balance  
\$1,797.82

Minimum Payment Due  
\$54.00

Account Number ending in 5017  
Enter Amount Enclosed Below

Payment Due Date  
August 4, 2006

\$   
Please make check payable to Discover Card or  
pay online @ [Discovercard.com](http://Discovercard.com).

05 SOSN6A01 0002224  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

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your bill online and your payment can be  
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receive important Account information and special offers.

000001986618005189993017978200000000005400

### Discover Card Account Summary

		Closing Date: July 5, 2006	page 1 of 2
Account number ending in	5017	Previous Balance	\$ 1,662.58
Payment Due Date	August 4, 2006	Payments And Credits	50.00
Minimum Payment Due	\$54.00	Purchases	+ 0.00
Credit Limit	\$2,000.00	Cash Advances	+ 135.00
Credit Available	\$202.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$1,000.00	Finance Charges	+ 50.24
Cash Credit Available	\$202.00	New Balance	= \$1,797.82

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

### Cashback Bonus®

Opening Cashback Bonus Balance	\$ 0.60
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.60
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary  
Date: April 5

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?

#### It's your choice - 3 ways to help

Please have your Discover Card available.  
For TDD (assistance for hearing impaired) see reverse side

1. Visit [Discover.com](http://Discover.com) to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

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

	Trans.	Post Date		
Payments and Credits	Jul 3	Jul 3	INTERNET PAYMENT - THANK YOU	\$ -50.00
Cash Advances	Jun 24	Jun 24	PHILA AVE & 10TH NRTHRN CAMBRIA	102.50
	Jun 24	Jun 24	CASH ADVANCE TRANS FEE FINANCE CHARGE	5.00
	Jun 24	Jun 24	PHILA AVE & 10TH NRTHRN CAMBRIA	32.50
	Jun 24	Jun 24	CASH ADVANCE TRANS FEE FINANCE CHARGE	5.00

### Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.04655%; corresponding ANNUAL PERCENTAGE RATE: 16.99%. Rate is subject to the terms of the offer including expiration.

Shop confidently. Your Discover® 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.

Check out Shop Discover Card at [Discovercard.com/shop](http://Discovercard.com/shop) for discount offers from your favorite online retailers.

Sign up now and get 5% Cashback Bonus® with the Get More program when you use your Discover® Card to buy fall



WAUGAMAN, EUCIA M  
Account number ending in 5017

### Have a question? Talk to us.

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

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

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Closing Date: July 5, 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	\$1676.35	0.07737%	28.24% V	28.24%	\$38.89	none
Cash Advances	\$58.25	0.07737%	28.24% V	100.88%	\$1.35	\$10.00

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

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



New Balance  
\$1,825.20

Minimum Payment Due  
\$40.00

Account Number ending in 5017  
Enter Amount Enclosed Below

Payment Due Date  
September 4, 2006

\$   
Please make check payable to Discover Card or  
pay online @ [Discovercard.com](http://Discovercard.com).

05 SDSN6A01 000225  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

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

000001986618005189993018252000055000004000

### Discover Card Account Summary

Account number ending in	5017
Payment Due Date	September 4, 2006
Minimum Payment Due	\$40.00
Credit Limit	\$2,000.00
Credit Available	\$174.00
Cash Credit Limit	\$1,000.00
Cash Credit Available	\$174.00

Closing Date: August 5, 2006	page 1 of 2
Previous Balance	\$1,797.82
Payments And Credits	55.00
Purchases	+ 0.00
Cash Advances	+ 52.50
Balance Transfers	+ 0.00
Finance Charges	+ 29.88
New Balance	= \$1,825.20

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

### Cashback Bonus®

Cashback Bonus® Anniversary  
Date: April 5

Opening Cashback Bonus Balance	\$ 0.60
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.60
Available to Redeem	\$ 0.00

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

### How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.  
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1. Visit [Discover.com](http://Discover.com) to pay your bill for no cost, view your latest Account Information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

	Trans. Date	Post Date	Description	\$
Payments and Credits	Jul 22	Jul 22	PAYMENT - THANK.YOU	-\$ 55.00
Cash Advances	Jul 10	Jul 10	PHILA AVE & 10TH NRTHRN CAMBRPA	52.50
	Jul 10	Jul 10	CASH ADVANCE TRANS FEE FINANCE/CHARGE	5.00

### Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.04655%; corresponding ANNUAL PERCENTAGE RATE: 16.99%. Rate is subject to the terms of the offer including expiration.

Save time and a stamp this month by paying your bill online at [Discovercard.com](http://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 fast and flexible online payment features, visit [Discovercard.com/payments](http://Discovercard.com/payments)

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® to JDRF. A cure is within reach. To learn more, visit [Discovercard.com](http://Discovercard.com) or [www.jdrf.org](http://www.jdrf.org)

DISCOVER  
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It pays to  
**DISCOVER**

WAUGAMAN, EUCIA M  
Account number ending in 5017

**Have a question? Talk to us.**

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

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Closing Date: August 5, 2006

page 2 of 2

**Finance Charge Summary**

Average Daily Balance	Daily Periodic Rate	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days					
Purchases	\$1635.65	0.04381%	15.99% F	15.99%	\$22.20
Cash Advances	\$197.69	0.04381%	15.99% F	46.61%	\$2.68

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

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

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New Balance  
\$1,836.63

Minimum Payment Due  
\$40.00

Account Number ending in 5017  
Enter Amount Enclosed Below

Payment Due Date  
October 4, 2006

\$   
Please make check payable to Discover Card or  
pay online @ [Discovercard.com](http://Discovercard.com).

05 SDSN6A01 0002226  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

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receive important Account information and special offers.

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### Discover Card Account Summary

Account number ending in	5017
Payment Due Date	October 4, 2006
Minimum Payment Due	\$40.00
Credit Limit	\$2,000.00
Credit Available	\$163.00
Cash Credit Limit	\$1,000.00
Cash Credit Available	\$163.00

Closing Date:	September 5, 2006	page 1 of 2
Previous Balance	\$1,825.20	
Payments And Credits	40.00	
Purchases	+ 0.00	
Cash Advances	+ 21.50	
Balance Transfers	+ 0.00	
Finance Charges	+ 29.93	
New Balance	= \$1,836.63	

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

### Cashback Bonus®

Cashback Bonus® Anniversary  
Date: April 5

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.

Opening Cashback Bonus Balance	\$ 0.60
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 0.60
Available to Redeem	\$ 0.00

### How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.  
For TDD (assistance for hearing impaired) see reverse side

1. Visit [Discover.com](http://Discover.com) to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

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

	Trans. Date	Post Date		
Payments and Credits	Sep 2	Sep 2	INTERNET PAYMENT - THANK YOU	\$ -40.00
Cash Advances	Aug 30	Aug 30	21920 RT 119 PUNKSUTAWNEY PA	21.50
	Aug 30	Aug 30	CASH ADVANCE TRANS FEE FINANCE CHARGE	5.00

### 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.

Shop confidently. Your Discover(R) Card has you covered with Complete Fraud Protection for your peace of mind. With our advanced fraud warnings, we'll call you right away if there's unusual activity on your account. And if someone makes fraudulent charges with your card, our \$0 fraud liability guarantee means you're not responsible.



WAUGAMAN, ELICIA M  
Account number ending in 5017

### Have a question? Talk to us.

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

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

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Closing Date: September 5, 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	\$1624.15	0.04381%	15.99% F	15.99%	\$22.03	none
Cash Advances	\$213.88	0.04381%	15.99% F	44.32%	\$2.90	\$5.00

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

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

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CARD

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WAUGAMAN, ELICIA M  
Account number ending in 5017

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Closing Date: October 5, 2006

page 2 of 2

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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	\$1762.48	0.04381%	15.99% F	15.99%	\$23.15
Cash Advances	\$237.43	0.04381%	15.99% F	15.99%	\$3.12

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

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



New Balance  
\$2,133.67

Minimum Payment Due  
\$88.00

Account Number ending in 5017  
Enter Amount Enclosed Below

54

Please make check payable to Discover Classic Card or pay online @ [Discovercard.com](http://Discovercard.com). A portion (\$23.74) of the overlimit amount has been added to your minimum payment. Pay your minimum payment and the remaining overlimit will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit [Discovercard.com/payments](http://Discovercard.com/payments) today.

05 SDSNSA01 0002228  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

Payment Due Date  
December 4, 2006

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

PO BOX 15251 WILMINGTON DE 19886-5251

## Discover Card Account Summary

• Account number ending in	5017
• Payment Due Date	December 4, 2006
Minimum Payment Due	\$88.00
Credit Limit	\$2,000.00
Credit Available	\$133.00
• Cash Credit Limit	\$1,000.00
Cash Credit Available	\$0.00

<b>Closing Date:</b>	<b>November 5, 2006</b>	<b>page 1 of 1</b>
<b>Previous Balance</b>	<b>\$2,137.69</b>	
<b>Payments And Credits</b>	<b>82.00</b>	
<b>Purchases</b>	<b>+ 49.00</b>	
<b>Cash Advances</b>	<b>+ 0.00</b>	
<b>Balance Transfers</b>	<b>+ 0.00</b>	
<b>Finance Charges</b>	<b>+ 28.98</b>	
<b>New Balance</b>	<b>= \$2,137.62</b>	

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

## **Cashback Bonus®**

Opening Cashback Bonus Balance	\$	1.09
New Cashback Bonus Earned	+	0.00

**Cashback Bonus Balance** \$ 1.09  
**Available to Redeem** \$ 0.00

**Cashback Bonus® Anniversary** .....  
Date: April 5

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

## How Can We Help You? It's your choice.

1. Visit [Discover.com](http://Discover.com) to pay your bill for no cost, view your latest Account Information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

SO Fraud Liability Guidelines, Version 1.0, Page 2 of 11

Trans. Post Date Oct 30 Oct 30 Oct 30 Nov 5 PAY BY PHONE PROCESSING FEE - DBT  
Data Oct 30 PHONE PAYMENT - THANK YOU Nov 5 OVERLIMIT FEE  
Oct 30 PAY BY PHONE PROCESSING FEE - DBT  
Nov 5 OVERLIMIT FEE

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**Finance Charge Summary**

Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction FINANCE CHARGES
current billing period: 31 days					
Purchases	\$1894.88	0.04381%	15.99% F	15.99%	\$25.71
Cash Advances	\$240.63	0.04381%	15.00% F	15.00%	\$3.27

The rates that apply to your Account are either: Fixed (F) or Variable (V) rates.



New Balance  
\$2,156.56

Minimum Payment Due  
\$43.00

Account Number ending in 5017  
Enter Amount Enclosed Below

Payment Due Date  
January 4, 2007

\$   
Please make check payable to Discover Card.  
You are overlimit. Pay the sum of the monthly  
minimum payment plus the overlimit amount of  
\$156.56.

05 SDSN6A01 0002229  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

Will your payment get to us on time? Pay  
your bill online and your payment can be  
made to your account on the same day. Visit  
[Discovercard.com/payments](http://Discovercard.com/payments) today.

PO BOX 15251  
WILMINGTON DE 19886-5251

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

000001986618005189993021565600000000004300

### Discover Card Account Summary

Account number ending in 5017		Closing Date: December 5, 2006	page 1 of 1
Payment Due Date	January 4, 2007	Previous Balance	\$2,133.67
Minimum Payment Due	\$43.00	Payments And Credits	0.00
Credit Limit	\$2,000.00	Purchases	+ 0.00
Credit Available	\$156.00	Cash Advances	+ 0.00
Cash Credit Limit	\$1,000.00	Balance Transfers	+ 0.00
Cash Credit Available	\$0.00	Finance Charges	+ 22.89
		New Balance	= \$2,156.56

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

### Cashback Bonus®

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

Cashback Bonus® Anniversary

Date: April 5

### How Can We Help You?

#### It's your choice 3 ways to help

Please have your Discover Card available.

For TDD (assistance for hearing impaired) see reverse side

1. Visit [Discover.com](http://Discover.com) to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more.
2. Call 1-800-Discover (342-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

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

### Information For You

Cut back on mailbox clutter! Sign up for Paperless Statements and simplify the way you manage your account. We'll send you an e-mail as soon as your statement is available online. And, while you're at [Discovercard.com](http://Discovercard.com), you can pay your bill quickly and easily. Sign up at [Discovercard.com/ps](http://Discovercard.com/ps)

Through the generosity of our Cardmembers, Discover(R) Card has donated more than \$15 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) to the Make-A-Wish Foundation. To learn how, please visit [Discovercard.com](http://Discovercard.com) or visit [Wish.org](http://Wish.org)

### 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	\$1901.13	0.03559%	12.99% F	12.99%	\$20.29
Cash Advances	\$243.58	0.03559%	12.99% F	12.99%	\$2.60

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



New Balance  
\$2,180.48

Minimum Payment Due  
\$87.00

Account Number ending in 5017  
Enter Amount Enclosed Below

\$

Payment Due Date  
February 4, 2007

05 SDSN8A01 0002230  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

Please make check payable to Discover Card.  
You are overlimit. Pay the sum of the monthly  
minimum payment plus the overlimit amount of  
\$180.48.

Will your payment get to us on time? Pay  
your bill online and your payment can be  
made to your account on the same day. Visit  
[Discovercard.com/payments](http://Discovercard.com/payments) today.

PO BOX 15251   
WILMINGTON DE 19886-5251

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

0000019866180051899930218048000000000008700

### Discover Card Account Summary

Account number ending in 5017  
Payment Due Date February 4, 2007  
Minimum Payment Due \$87.00  
Credit Limit \$2,000.00  
Credit Available \$180.00  
Cash Credit Limit \$1,000.00  
Cash Credit Available \$0.00

Closing Date: January 5, 2007 page 1 of 1  
Previous Balance \$2,156.56  
Payments And Credits 0.00  
Purchases + 0.00  
Cash Advances + 0.00  
Balance Transfers + 0.00  
Finance Charges + 23.92  
New Balance = \$2,180.48

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

### Cashback Bonus®

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

Cashback Bonus® Anniversary  
Date: April 5

### How Can We Help You?

#### It's your choice - 3 ways to help

Please have your Discover Card available.  
For TDD (assistance for hearing impaired) see reverse side

1. Visit [Discover.com](http://Discover.com) to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-Discover (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### 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.

\*\*\* 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	\$1921.85	0.03559%	12.99% F	12.99%	\$21.20	none
Cash Advances	\$246.23	0.03559%	12.99% F	12.99%	\$2.72	\$0

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



New Balance  
\$2,311.36

Minimum Payment Due  
**\$155.00**

Account Number ending in 5017  
Enter Amount Enclosed Below

\$    
Please make check payable to Discover Card.  
You are overlimit. Pay the sum of the monthly  
minimum payment plus the overlimit amount of  
\$311.36.

05 SDSNGA01 0002231  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit [Discovercard.com/payments](http://Discovercard.com/payments) today.

PO BOX 15251 WILMINGTON DE 19886-5251

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

0000019866180051899930231136000000000015500

## Discover Card Account Summary

• Account number ending in 5017  
• Payment Due Date March 4, 2007  
Minimum Payment Due \$155.00  
Credit Limit \$2,000.00  
Credit Available \$311.00  
• Cash Credit Limit \$1,000.00  
Cash Credit Available \$0.00

<b>Closing Date:</b>	<b>February 5, 2007</b>	<b>page 1 of 2</b>
<b>Previous Balance</b>	<b>\$2,180.48</b>	
<b>Payments And Credits</b>	<b>0.00</b>	
<b>Purchases</b>	<b>+ 78.00</b>	
<b>Cash Advances</b>	<b>+ 0.00</b>	
<b>Balance Transfers</b>	<b>+ 0.00</b>	
<b>Finance Charges</b>	<b>+ 52.88</b>	
<b>New Balance</b>	<b>\$2,311.36</b>	

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

## **Cashback Bonus®**

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

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

**Cashback Bonus® Anniversary**  
Summer 2013

How Can We Help You?

How can we help you?  
It's your choice - 3 ways to help

Please have your Discover Card available.

Please have your Discover Card available.  
For TDD (exception for hearing-impaired) see reverse side.

1. Visit [Discover.com](http://Discover.com) to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more.
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager.
3. Write us at Discover Card, PO Box 30943,

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## Transactions

60. Fraud Liability: Comparative Negligence Discrepancy Rule - 81

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

Trans.	Post Date	Trans.	Post Date	
Feb 5	Feb 5	OVERLIMIT FEE		\$ 39.00
Feb 5	Feb 5	LATE FEE		\$ 20.00

---

## 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 \*\*\* 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.

Use your Discover® Card to make a \$100 donation to The Statue of Liberty-Ellis Island Foundation, Inc. and you can have the name of someone you care about engraved on The American Immigrant Wall of Honor®, built to celebrate freedom and commemorate American Dreams. For more information log on to [Discovercard.com](http://Discovercard.com)



It pays to  
**DISCOVER**

WAUGAMAN, ELICIA M  
Account number ending in 5017

### Have a question? Talk to us.

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

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

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Closing Date: February 5, 2007

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	\$1955.43	0.07737%	28.24% V	28.24%	\$46.87
Cash Advances	\$250.53	0.07737%	28.24% V	28.24%	\$6.01

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

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



New Balance  
\$2,250.69

Minimum Payment Due  
\$91.00

Account Number ending in 5017  
Enter Amount Enclosed Below

\$

Payment Due Date  
April 4, 2007

05 SDSN6A01 0002232  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

Please make check payable to Discover Classic Card or pay online @ Discovercard.com. A portion (\$22.97) of the available amount has been added to your minimum payment. Pay your minimum payment and the remaining available. Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit Discovercard.com/payments today.

PO BOX 15251 WILMINGTON DE 19886-5251

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

000001986618005189993022506900000000009100

### Discover Card Account Summary

Account number ending in 5017  
Payment Due Date April 4, 2007  
Minimum Payment Due \$91.00  
Credit Limit \$2,000.00  
Credit Available \$250.00  
Cash Credit Limit \$1,000.00  
Cash Credit Available \$0.00

Closing Date: March 5, 2007 page 1 of 1  
Previous Balance \$2,311.36  
Payments And Credits 155.00  
Purchases + 44.00  
Cash Advances + 0.00  
Balance Transfers + 0.00  
Finance Charges + 50.33  
New Balance = \$2,250.69

You may be able to avoid periodic finance charges, see the reverse side for details.

### Cashback Bonus®

Cashback Bonus® Anniversary	Opening Cashback Bonus Balance \$ 0.00
Date: April 5	Now Cashback Bonus Earned \$ 0.00

Opening Cashback Bonus Balance \$ 0.00  
Now Cashback Bonus Earned \$ 0.00

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

### How Can We Help You?

#### It's your choice - 3 ways to help

Please have your Discover Card available.

For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest account information, earn and redeem rewards and more.
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

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

	Trans. Date	Post Date		
Payments and Credits	Mar 4	Mar 4	PHONE PAYMENT - THANK YOU	\$ -155.00
Other/Miscellaneous	Mar 4	Mar 4	PAY BY PHONE PROCESSING FEE - DBT	5.00
	Mar 5	Mar 5	OVERLIMIT FEE	39.00

### Information For You

Get the flexibility of a home equity credit line with the certainty of a fixed-rate loan! The new Discover Home Equity line of credit is guaranteed never to increase more than 1.50 percentage points over your initial rate during the first 5 years. Apply online at Discoverhomeloans.com today.

### Finance Charge Summary

Current Billing Period: 28 days	Average Daily Balances	Daily Periodic Rates	Nominal Annual Percentage Rates	Annual Percentage Rates	Periodic Finance Charges	Transaction Fee Finance Charges
	Purchases \$2068.60	0.07737%	28.24% V	28.24%	\$44.78	none
	Cash Advances \$256.32	0.07737%	28.24% V	28.24%	\$5.55	\$0

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



New Balance  
\$2,383.28

Minimum Payment Due  
\$161.00

Account Number ending in 5017  
Enter Amount Enclosed Below

\$

Payment Due Date  
May 4, 2007

Please make check payable to Discover Card.  
You are overlimit. Pay the sum of the monthly  
minimum payment plus the overlimit amount of  
\$383.28.

05 SDSN6A01 0002233  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

Will your payment get to us on time? Pay  
your bill online and your payment can be  
made to your account on the same day. Visit  
Discovercard.com/payments today.

PO BOX 15251 WILMINGTON DE 19886-5251

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

000001986618005189930238328000000000016100

### Discover Card Account Summary

Account number ending in	5017
Payment Due Date	May 4, 2007
Minimum Payment Due	\$161.00
Credit Limit	\$2,000.00
Credit Available	\$-383.00
Cash Credit Limit	\$1,000.00
Cash Credit Available	\$0.00

Closing Date:	April 5, 2007	page 1 of 2
Previous Balance	\$2,250.69	
Payments And Credits	0.00	
Purchases	+ 78.00	
Cash Advances	+ 0.00	
Balance Transfers	+ 0.00	
Finance Charges	+ 54.59	
New Balance	= \$2,383.28	

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

### Cashback Bonus®

Cashback Bonus® Anniversary  
Date: April 5

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

### How Can We Help You?

It's your choice - 3 ways to help

Please have your Discover Card available.

For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more.
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager.
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130.

### Transactions

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

	Trans. Date	Post Date		
Other/Miscellaneous	Apr 5	Apr 5	OVERLIMIT FEE	\$ 39.00
	Apr 5	Apr 5	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 \*\*\* Your account is past due. Please pay the past due amount now, or contact us to make other arrangements.

Through generous Cardmembers like you, Discover(R) Card has donated more than \$15 million to the Make-A-Wish Foundation(R). Consider contributing your Cashback Bonus to the Make-A-Wish Foundation to help make a child's dream come true. To further your donation, Discover will add an additional 20%. Visit www.discovercard.com or www.wish.org

DISCOVER<sup>®</sup>  
CARD

It pays to  
**DISCOVER**

WAUGAMAN, ELICIA M  
Account number ending in 5017

### Have a question? Talk to us.

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

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

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Closing Date: April 5, 2007

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	\$2014.76	0.07737%	28.24% V	28.24%	\$48.30
Cash Advances	\$262.23	0.07737%	28.24% V	28.24%	\$6.29

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

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



New Balance  
\$2,517.20

Minimum Payment Due  
\$232.00

Account Number ending in 5017  
Enter Amount Enclosed Below

\$

Please make check payable to Discover Card.  
You are overlimit. Pay the sum of the monthly  
minimum payment plus the overlimit amount of  
\$517.20.

05 SDSNSA01 0002234  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

Will your payment get to us on time? Pay  
your bill online and your payment can be  
made to your account on the same day. Visit  
Discovercard.com/payments today.

PO BOX 15251   
WILMINGTON DE 19886-5251

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

000001986618005189993025172000000000023200

### Discover Card Account Summary

		Closing Date: May 5, 2007	page 1 of 2
Account number ending in	5017	Previous Balance	\$ 2,383.28
Payment Due Date	June 4, 2007	Payments And Credits	0.00
Minimum Payment Due	\$232.00	Purchases	+ 78.00
Credit Limit	\$2,000.00	Cash Advances	+ 0.00
Credit Available	\$-517.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$1,000.00	Finance Charges	+ 55.92
Cash Credit Available	\$0.00	New Balance	= \$2,517.20

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

### Cashback Bonus®

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

Cashback Bonus® Anniversary  
Date: April 5

### How Can We Help You?

#### It's your choice - 3 ways to help

Please have your Discover Card available.

For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2583) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

	\$0 Fraud Liability Guarantee Use your Discover Card with confidence.		
	Trans. Date	Post Date	
Other/Miscellaneous	May 5	May 5	OVERLIMIT FEE
	May 5	May 5	LATE FEE

### 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 \*\*\* 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.



WAUGAMAN, ELICIA M  
Account number ending in 5017

### Have a question? Talk to us.

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

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

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Closing Date: May 5, 2007

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	\$2141.71	0.07737%	28.24% V	28.24%	\$49.69
Cash Advances	\$268.49	0.07737%	28.24% V	28.24%	\$6.23

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

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



New Balance  
\$2,656.24

Minimum Payment Due  
\$309.00

Account Number ending in 5017  
Enter Amount Enclosed Below

Payment Due Date  
July 4, 2007

69

Please make check payable to Discover Card. You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$656.24.

05 SDSN6A01 0002236  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit [Discovercard.com/payments](http://Discovercard.com/payments) today.

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

PO BOX 15251 WILMINGTON DE 19886-5251

00000198661800518999302656240000000000030900

### Discover More Card Account Summary

Closing Date: June 5, 2007		pogo 1 of 2
Account number ending in	5017	Previous Balance
Payment Due Date	July 4, 2007	\$2,517.20
Minimum Payment Due	\$309.00	Payments And Credits
Credit Limit	\$2,000.00	+
Credit Available	\$0.00	78.00
Cash Credit Limit	\$1,000.00	Purchases
Cash Credit Available	\$0.00	+
		0.00
		Cash Advances
		+
		0.00
		Balance Transfers
		+
		0.00
		Finance Charges
		+
		61.04
		New Balance
		□ \$2,656.24

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

## Cashback Bonus®

Opening Cashback Bonus Balance	\$	0.00
New Cashback Bonus Earned	+	0.00
<b>Cashback Bonus Balance Available to Redeem</b>	\$	<b>0.00</b>

• Cashback Bonus® Anniversary  
• Date: April 5

## How Can We Help You?

**It's your choice - 3 ways to help**

Please have your Discover Card available.

For TDD (assistance for hearing impaired) see reverse side.

1. Visit [Discover.com](http://Discover.com) to pay your bill for no cost, view your latest Account Information, earn and redeem rewards and more.
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager.
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

## Transactions

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

✓ **100% Credit Card Protection** Use your Discover Card with confidence.

Trans. Date	Post Date		
Jun 5	Jun 5	OVERLIMIT FEE	\$ 39.00
Jun 5	Jun 5	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 is 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 \*\*\* Your account is seriously past due. Payment of the amount due and arrangements for future payments should be made immediately.

Soon we'll no longer be printing your full account number on your statement. It's just another way to keep your information safe. But of course, if for any reason you need your full account number, it'll still be right there on your card.

DISCOVER  
CARD

It pays to  
DISCOVER

WAUGAMAN, ELICIA M  
Account number ending in 5017

**Have a question? Talk to us.**

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

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

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Closing Date: June 5, 2007

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	\$2271.72	0.07737%	28.24% V	28.24%	\$54.45
Cash Advances	\$274.90	0.07737%	28.24% V	28.24%	\$6.59

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

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



New Balance  
\$2,704.24

Minimum Payment Due  
\$294.00

Account Number ending in 5017  
Enter Amount Enclosed Below

\$

Payment Due Date  
August 4, 2007

Please make check payable to Discover Card.  
You are overlimit. Pay the sum of the monthly  
minimum payment plus the overlimit amount of  
\$704.24.

05 SDSN8A01 0002236  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

Will your payment get to us on time? Pay  
your bill online and your payment can be  
made to your account on the same day. Visit  
[Discovercard.com/payments](http://Discovercard.com/payments) today.

PO BOX 15251  
WILMINGTON DE 19886-5251

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

000001986618005189993027042400091000029400

### Discover More Card Account Summary

Account number ending in	5017
Payment Due Date	August 4, 2007
Minimum Payment Due	\$294.00
Credit Limit	\$2,000.00
Credit Available	\$0.00
Cash Credit Limit	\$1,000.00
Cash Credit Available	\$0.00

Closing Date: July 5, 2007	Page 1 of 2
Previous Balance	\$2,656.24
Payments And Credits	91.00
Purchases	+ 78.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 61.00
New Balance	= \$2,704.24

You may be able to avoid periodic finance charges, see the  
reverse side for details.

### Cashback Bonus®

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

Cashback Bonus® Anniversary  
Date: April 5

### How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.  
For TDD (assistance for hearing impaired) see reverse side

1. Visit [Discover.com](http://Discover.com) to pay your bill for no cost, view your latest account information, earn and redeem rewards and more.
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

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

	Trans. Date	Post Date		
Payments and Credits	Jun 17	Jun 17	PAYMENT - THANK YOU	\$ -91.00
Other/Miscellaneous	Jul 5	Jul 5	OVERLIMIT FEE	39.00
	Jul 5	Jul 5	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 \*\*\* Your account is seriously past due. Payment of the amount due and arrangements for future payments should be made immediately.

Soon we'll no longer be printing your full account number on your statement. It's just another way to keep your information safe. But of course, if for any reason you need your full account number, it'll still be right there on your card.

DISCOVER<sup>®</sup>  
CARD

It pays to  
DISCOVER

WAUGAMAN, ELICIA M  
Account number ending in 5017

### Have a question? Talk to us.

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

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

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Closing Date: July 5, 2007

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	\$2346.76	0.07737%	28.24% V	28.24%	\$54.47
Cash Advances	\$281.45	0.07737%	28.24% V	28.24%	\$6.53

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

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

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



New Balance  
\$2,847.83

Minimum Payment Due  
\$375.00

Account Number ending in 5017  
Enter Amount Enclosed Below

\$

Payment Due Date  
September 4, 2007

Please make check payable to Discover Card.  
You are overlimit. Pay the sum of the monthly  
minimum payment plus the overlimit amount of  
\$847.83.

05 SDSN6A01 0002237  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

Will your payment get to us on time? Pay  
your bill online and your payment can be  
made to your account on the same day. Visit  
Discovercard.com/payments today.

PO BOX 15251  
WILMINGTON DE 19886-5251

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

000001986618005189993028478300000000037500

### Discover More Card Account Summary

		Closing Date: August 5, 2007	page 1 of 2
Account number ending in	5017	Previous Balance	\$2,704.24
Payment Due Date	September 4, 2007	Payments And Credits	0.00
Minimum Payment Due	\$375.00	Purchases	+ 78.00
Credit Limit	\$2,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$1,000.00	Finance Charges	+ 65.59
Cash Credit Available	\$0.00	New Balance	= \$2,847.83

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

### Cashback Bonus®

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

Cashback Bonus® Anniversary

Date: April 5

### How Can We Help You?

It's your choice - 3 ways to help

Please have your Discover Card available.  
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Transactions

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

	Trans. Date	Post Date	
Other/Miscellaneous	Aug 5	Aug 5	OVERLIMIT FEE
	Aug 5	Aug 5	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 \*\*\* Your account is seriously past due. Payment of the amount due and arrangements for future payments should be made immediately.



WAUGAMAN, ELICIA M.  
Account number ending in 5017

### Have a question? Talk to us.

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

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

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Closing Date: August 5, 2007

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	\$2447.67	0.07737%	28.24% V	28.24%	\$58.68	none
Cash Advances	\$288.17	0.07737%	28.24% V	28.24%	\$6.91	\$0

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

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



New Balance  
\$2,847.83

Minimum Payment Due  
\$432.00

Account Number ending in 5017  
Enter Amount Enclosed Below

Payment Due Date  
October 4, 2007

\$

05 SDSN6A01 0002238  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

Will your payment get to us on time? Pay  
your bill online and your payment can be  
made to your account on the same day. Visit  
[Discovercard.com/payments](http://Discovercard.com/payments) today.

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

PO BOX 15251  
WILMINGTON DE 19886-5251

000001986618005189993028478300000000043200

### Discover More Card Account Summary

		Closing Date: September 5, 2007	page 1 of 1
Account number ending in	5017	Previous Balance	\$ 2,847.83
Payment Due Date	October 4, 2007	Payments And Credits	0.00
Minimum Payment Due	\$432.00	Purchases	+ 0.00
Credit Limit	\$2,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$1,000.00	Finance Charges	+ 0.00
Cash Credit Available	\$0.00	New Balance	= \$ 2,847.83

### 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: April 5

### How Can We Help You? It's your choice 3 ways to help

Please have your Discover Card available.  
For TDD (assistance for hearing impaired) see reverse side

1. Visit [Discover.com](http://Discover.com) to pay your bill for no cost, view your latest account information, earn and redeem rewards and more.
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### 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	0.07737%	28.24% V	28.24%	\$0	none
Cash Advances	\$0	0.07737%	28.24% V	28.24%	\$0	\$0

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



New Balance  
\$2,847.83

Minimum Payment Due  
\$489.00

Account Number ending in 5017  
Enter Amount Enclosed Below

\$

Payment Due Date  
November 4, 2007

05 SDSN6A01 0002209  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

Will your payment get to us on time? Pay  
your bill online and your payment can be  
made to your account on the same day. Visit  
[Discovercard.com/payments](http://Discovercard.com/payments) today.

PO BOX 15251  
WILMINGTON DE 19886-5251

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

00000198661800518999302478300000000048900

### Discover More Card Account Summary

		Closing Date: October 5, 2007	Page 1 of 1
Account number ending in	5017	Previous Balance	\$2,847.83
Payment Due Date	November 4, 2007	Payments And Credits	0.00
Minimum Payment Due	\$489.00	Purchases	+ 0.00
Credit Limit	\$2,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$1,000.00	Finance Charges	+ 0.00
Cash Credit Available	\$0.00	New Balance	= \$2,847.83

### 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: April 5

### How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.  
For TDD (assistance for hearing impaired) see reverse side

1. Visit [Discover.com](http://Discover.com) to pay your bill for no cost, view your latest Account Information, earn and redeem rewards and more.
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager.
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

### Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$0	0.07942%	28.99% F	28.99%	\$0	none
Cash Advances	\$0	0.07942%	28.99% F	28.99%	\$0	\$0
previous billing period: 31 days						
Purchases	\$0	0.07737%	28.24% V	28.24%	\$0	none

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



Now Balance  
\$2,847.83

Minimum Payment Due  
\$546.00

Payment Due Date  
December 4, 2007

Account Number ending in 5017  
Enter Amount Enclosed Below

\$

05 SDSN6A01 0002240  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9704

Will your payment get to us on time? Pay  
your bill online and your payment can be  
made to your account on the same day. Visit  
[Discovercard.com/payments](http://Discovercard.com/payments) today.

PO BOX 15251   
WILMINGTON DE 19886-5251

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

000001986618005189993028478300000000054600

### Discover More Card Account Summary

		Closing Date: November 5, 2007	page 1 of 1
Account number ending in	5017	Previous Balance	\$ 2,847.83
Payment Due Date	December 4, 2007	Payments And Credits	0.00
Minimum Payment Due	\$546.00	Purchases	+ 0.00
Credit Limit	\$2,000.00	Cash Advances	+ 0.00
Credit Available	\$0.00	Balance Transfers	+ 0.00
Cash Credit Limit	\$1,000.00	Finance Charges	+ 0.00
Cash Credit Available	\$0.00	Now Balance	= \$ 2,847.83

### 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: April 5

### How Can We Help You?

#### It's your choice - 3 ways to help

Please have your Discover Card available.  
For TDD (assistance for hearing impaired) see reverse side

1. Visit [Discover.com](http://Discover.com) to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more.
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager.
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130.

### Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$0	0.07942%	28.99% F	28.99%	\$0	none
Cash Advances	\$0	0.07942%	28.99% F	28.99%	\$0	\$0
previous billing period: 30 days						
Purchases	\$0	0.07942%	28.99% F	28.99%	\$0	none

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



DISCOVER<sup>®</sup>  
CARD

Minimum Payment Due  
\$603.00

Account Number ending in 5017  
Enter Amount Enclosed Below

\$

30 SDSN6A01 0002241  
WAUGAMAN, ELICIA M  
276 PATCHIN HWY  
CHERRY TREE PA 15724-9706

Will your payment get to us on time? Pay your bill online and your payment can be made to your account on the same day. Visit [Discovercard.com/payments](http://Discovercard.com/payments) today.

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

PO BOX 15251 WILMINGTON DE 19886-5251

## Discover More Card Account Summary

<b>Closing Date:</b>	<b>November 30, 2007</b>	<b>page 1 of 1</b>
<b>Previous Balance</b>	<b>\$2,847.83</b>	
<b>Payments And Credits</b>	<b>2,847.83</b>	
<b>Purchases</b>	<b>+</b>	<b>0.00</b>
<b>Cash Advances</b>	<b>+</b>	<b>0.00</b>
<b>Balance Transfers</b>	<b>+</b>	<b>0.00</b>
<b>Finance Charges</b>	<b>+</b>	<b>0.00</b>
<b>New Balance</b>	<b>+</b>	<b>\$0.00</b>

### **Cashback Bonus®**

<b>Opening Cashback Bonus Balance</b>	\$	0.00
<b>New Cashback Bonus Earned</b>	<b>+</b>	<b>0.00</b>
<b>Cashback Bonus Balance Available to Bidnow</b>	<b>\$</b>	<b>0.00</b>

: Cashback Bonus® Anniversary  
Date: April 5

## How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.  
For TDD (assistance for hearing impaired) see reverse side

1. *What is the relationship between the two concepts of the state?*

## Transactions

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

Trans. Date Pass Date

**Payments and Credits**      **Nov 30**      **Nov 30 INTERNAL CHARGE-OFF**      **\$ 2,842.83**

---

**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: 25 days					
Purchases	\$0	0.07942%	28.99% F	28.99%	\$0
Cash Advances	\$0	0.07942%	28.99% F	28.99%	\$0
previous billing period: 31 days					
Purchases	\$0	0.07942%	28.99% F	28.99%	\$0

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

**VERIFICATION**

The undersigned does hereby verify subject to the penalties of 18 Pa. C.S. §4904 relating to unsworn falsification to authorities, that he is an attorney for the Plaintiff herein and makes this Verification based upon the facts as supplied to him by the Plaintiff because the Plaintiff is outside the jurisdiction of the court and the Plaintiff's Verification cannot be obtained within the time allowed for the filing of this pleading; and that the facts and circumstances set forth in this pleading, are true and correct to the best of his knowledge, information and belief.

Patrick Thomas Woodman  
Patrick Thomas Woodman, Esquire

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of AMENDED COMPLAINT IN CIVIL ACTION was served on the following on this 30th day of June, 2008, by first class, U.S. Mail, postage pre-paid:

Joseph Colavecchi, Esquire  
Colavecchi & Colavecchi  
221 East Market Street  
Pob 131  
Clearfield, Pa 16830

Patrick Thomas Woodman

Patrick Thomas Woodman, Esquire  
PA I.D. #34507  
1400 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

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

DISCOVER BANK

Plaintiff No. 07-1855-CD.

vs. PRAECIPE FOR DEFAULT JUDGMENT

ELICIA M WAUGAMAN

Defendant

FILED ON BEHALF OF  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

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

WWR#06259948  
Judgment Amount \$ 3,147.83

THIS LAW FIRM IS ATTEMPTING TO COLLECT THIS DEBT FOR ITS CLIENT AND ANY  
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

FILED Atty Pd.  
311:27/8/2008 20.00  
SEP 26 2008 100% Notice  
to Atty and Def.  
William A. Shaw  
Prothonotary/Clerk of Courts Statement to Atty

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

DISCOVER BANK  
Plaintiff

vs.

Civil Action No. 07-1855-CD

ELICIA M WAUGAMAN  
Defendant

**PRAECIPE FOR DEFAULT JUDGMENT**

TO THE PROTHONOTARY:

Kindly enter Judgment against the Defendant, ELICIA M WAUGAMAN above named, in the default of an Answer, in the amount of \$3,147.83 computed as follows:

Amount claimed in Complaint	\$2,847.83
Interest from date of judgment at the legal interest rate of 6% per annum	
Attorney's fees	300.00
 TOTAL	 \$3,147.83

I hereby certify that appropriate Notices of Default, as attached have been mailed in accordance with PA R.C.P. 237.1 on the dates indicated on the Notices.

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

By \_\_\_\_\_  
Matthew D. Urban, Esquire  
PA I.D.#90963

Weltman, Weinberg & Reis Co., L.P.A.  
1400 Koppers Bldg.  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

WWR#06259948

Plaintiff's address is:

c/o Weltman, Weinberg & Reis Co., L.P.A., 2718 Koppers Building, 436 7<sup>th</sup> Avenue, Pittsburgh, PA 15219  
And that the last known address of the Defendant is: 276 PATCHIN HWY  
CHERRY TREE, PA 15724

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

DISCOVER BANK

Plaintiff

CASE#: 07-1855-CD

ELICIA M WAUGAMAN

Defendant

**IMPORTANT NOTICE**

TO:  
Elicia M Waugaman  
276 Patchin Hwy  
Cherry Tree, Pa 15724

Date of Notice: 8/25/08  
WWR#: 06259948

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE FOLLOWING OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

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

CLEARFIELD COUNTY

COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
SECOND & MARKET STREETS  
CLEARFIELD, PA 16830  
(814) 765-2641, ext. 50-51

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

By: Patrick Thomas Woodman  
PATRICK THOMAS WOODMAN  
PA I.D. #34507  
WELTMAN WEINBERG & REIS CO., L.P.A.  
1400 KOPPERS BLDG, 436 7<sup>TH</sup> AVE.  
PITTSBURGH, PA 15219  
(412) 434-7955  
WWR #06259948

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

DISCOVER BANK

Plaintiff

CASE#: 07-1855-CD

ELICIA M WAUGAMAN

Defendant

**IMPORTANT NOTICE**

TO:

Joseph Colavecchi, Esquire  
Colavecchi & Colavecchi  
221 East Market Street  
Po Box 131  
Clearfield, Pa 16830

Date of Notice: 8/25/08  
WWR#:06259948

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE FOLLOWING OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

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CLEARFIELD COUNTY

COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
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WELTMAN, WEINBERG & REIS CO., L.P.A.

By: Patrick Thomas Woodman  
PATRICK THOMAS WOODMAN  
PA I.D. #34507  
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1400 KOPPERS BLDG, 436 7<sup>TH</sup> AVE.  
PITTSBURGH, PA 15219  
(412) 434-7955  
WWR #06259948

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No. 07-1855-CD

ELICIA M WAUGAMAN

Defendant

NOTICE OF JUDGMENT OR ORDER

TO:  Plaintiff  
 Defendant  
 Garnishee

You are hereby notified that the  
following Order or Judgment was  
entered against you on 9/26/08

Assumpsit Judgment in the amount  
of \$3,147.83 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.

Entry of Judgment of  
 Court Order  
 Non-Pro  
 Confession  
 Default  
 Verdict  
 Arbitration  
Award

Prothonotary

ELICIA M WAUGAMAN  
276 PATCHIN HWY  
CHERRY TREE, PA 15724

By: Weltman, Weinberg & Reis Co., L.P.A.  
PROTHONOTARY (OR DEPUTY)

Plaintiff's address is:

c/o Weltman, Weinberg & Reis Co., L.P.A., 2718 Koppers Building, 436 7<sup>th</sup> Avenue, Pittsburgh, PA 15219  
1-888-434-0085

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No. 07-1855-CD

ELICIA M WAUGAMAN

Defendant

NOTICE OF JUDGMENT OR ORDER

TO:  Plaintiff  
 Defendant  
 Garnishee

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Entry of Judgment of  
 Court Order  
 Non-Pros  
 Confession  
 Default  
 Verdict  
 Arbitration  
Award

Prothonotary

Joseph Colavecchi, Esquire  
COLAVECCHI & COLAVECCHI  
221 East Market Street  
PO Box 131  
Clearfield, PA 16830

By: Willie L. Lathan  
PROTHONOTARY (OR DEPUTY)

Plaintiff's address is:

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

DISCOVER BANK

Case no: 07-1855-CD

Plaintiff  
vs.

**NON-MILITARY AFFIDAVIT**

ELICIA M WAUGAMAN

Defendant

The undersigned, who first being duly sworn, according to law, deposes and states as follows:

That he/she is the duly authorized agent of the Plaintiff in the within matter.

Affiant further states that the within Affidavit is made pursuant to and in accordance with the Servicemembers' Civil Relief Act (SCRA), 50 U.S.C. App. § 521.

Affiant further states that based upon investigation it is the affiant's belief that the Defendant, ELICIA M WAUGAMAN is not in the military service.

Affiant further states that this belief is supported by the attached certificate from the Defense Manpower Data Center (DMDC), which states that the Defendant, ELICIA M WAUGAMAN is not in the military service.

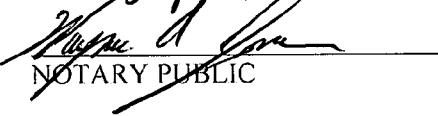
Further Affiant sayeth naught.



A handwritten signature in black ink, appearing to read "Wayne A. Jones".

AFFIANT

SWORN TO AND SUBSCRIBED in my presence this 14 day  
of September 2008

  
Wayne A. Jones  
NOTARY PUBLIC

**COMMONWEALTH OF PENNSYLVANIA**

Notarial Seal

Wayne A. Jones, Notary Public  
City Of Pittsburgh, Allegheny County  
My Commission Expires June 29, 2010

Member, Pennsylvania Association of Notaries

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.

Department of Defense Manpower Data Center

SEP-19-2008 09:13:26



Military Status Report  
 Pursuant to the Servicemembers Civil Relief Act

Last Name	First/Middle	Begin Date	Active Duty Status	Service/Agency
WAUGAMAN	ELICIA M		Based on the information you have furnished, the DMDC does not possess any information indicating that the individual is currently on active duty.	

Upon searching the information data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the current status of the individual as to all branches of the Military.

*Mary M. Snavely-Dixon*

Mary M. Snavely-Dixon, Director  
 Department of Defense - Manpower Data Center  
 1600 Wilson Blvd., Suite 400  
 Arlington, VA 22209-2593

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The Department of Defense strongly supports the enforcement of the Servicemembers Civil Relief Act [50 USCS Appx. §§ 501 et seq] (SCRA) (formerly the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual is on active duty, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's active duty status by contacting that person's Military Service via the "defenselink.mil" URL provided below. If you have evidence the person is on active-duty and you fail to obtain this additional Military Service verification, provisions of the SCRA may be invoked against you.

If you obtain further information about the person ( e.g., an SSN, improved accuracy of DOB, a middle name), you can submit your request again at this Web site and we will provide a new certificate for that query.

This response reflects current active duty status only. For historical information, please contact the Military Service SCRA points-of-contact.

See: <http://www.defenselink.mil/faq/pis/PC09SLDR.html>

WARNING: This certificate was provided based on a name and Social Security number (SSN) provided

by the requester. Providing an erroneous name or SSN will cause an erroneous certificate to be provided.

*Report ID: BHZZXNBBXNP*

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

*COPY*

Discover Bank  
Plaintiff(s)

No.: 2007-01855-CD

Real Debt: \$3,147.83

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Elicia M. Waugaman  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: September 26, 2008

Expires: September 26, 2013

Certified from the record this 26th day of September, 2008.



William A. Shaw, Prothonotary

\*\*\*\*\*

SIGN BELOW FOR SATISFACTION

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

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

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

DISCOVER BANK

Plaintiff

No. 07-1855-CD

vs.

ELICIA M WAUGAMAN

Defendant(s)

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

FIRST COMMONWEALTH BANK

Garnishee(s)

FILED ON BEHALF OF  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

William T. Molczan, Esquire  
PA I.D. #47437  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
1400 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

**FILED** Atty pd.  
m J. 14 & BN 20.00  
S FEB 22 2013  
William A. Shaw  
Prothonotary/Clerk of Courts to Sheriff  
3cc & 6 warrants  
6K

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

DISCOVER BANK  
Plaintiff

vs.

Civil Action No. 07-1855-CD

ELICIA M WAUGAMAN  
Defendant(s)

FIRST COMMONWEALTH BANK  
Garnishee(s)

**PRAECIPE FOR WRIT OF EXECUTION**

TO THE PROTHONOTARY:

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

1.	directed to the Sheriff of CLEARFIELD County:	
2.	against ELICIA M WAUGAMAN , Defendant	
3.	against FIRST COMMONWEALTH BANK, , , Garnishee	
4.	Judgment Amount	\$ 3,147.83
	Less payments/credits received	\$ 0.00
	Interest	\$ 740.12
	Costs	\$
	<b>SUBTOTAL:</b>	\$ 3,887.95
	Costs (to be added by Prothonotary):	Prothonotary costs \$ <u>125.00</u>

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

By: William T. Molczan  
William T. Molczan, Esquire  
PA I.D. #47437  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
1400 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No. 07-1855-CD

ELICIA M WAUGAMAN

Defendant(s)

FIRST COMMONWEALTH BANK

Garnishee(s)

**WRIT OF EXECUTION**

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against: ELICIA M WAUGAMAN Defendant(s); You are also directed to attach the property of the defendant not levied upon in the possession of FIRST COMMONWEALTH BANK; ; , AS GARNISHEE, 14303 CLEARFIELD SHAWVILLE HWY CLEARFIELD, PA 16830; ; and to notify the garnishee that:

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

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

Amount due ..... \$ \$3,887.95

Costs to be added..... \$ \_\_\_\_\_

Prothonotary costs 125.00  
Prothonotary

DATED: 2/22/13

  
Will L. Johnson

Deputy

COMMONWEALTH OF PENNSYLVANIA  
COUNTY OF CLEARFIELD

DISCOVER BANK  
Plaintiff

vs.

Civil Action No. 07-1855-CD

ELICIA M WAUGAMAN  
Defendant(s)

FIRST COMMONWEALTH BANK  
Garnishee(s)

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

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

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

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

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

**YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.**

COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
SECOND & MARKET STREETS  
CLEARFIELD, PA 16830  
(814) 765-2641, ext. 50-51

**MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW**

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

**CLAIM FOR EXEMPTION**

TO THE SHERIFF:

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

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

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

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

---

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

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

---

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

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

---

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

---

(c) Other (specify amount & basis for exemption):

---

I request a prompt court hearing to determine the exemption.

Notice of hearing should be given me at the following:

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

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

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

**THIS CLAIM TO BE FILED WITH:**

Office of the Sheriff of Clearfield County  
Courthouse  
1 N Second Street  
Clearfield, PA 16830  
Telephone Number: (814) 765-2641 ext

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

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

Under paragraph (3) of the writ, the Sheriff may, as under prior practice, add as a garnishee any person not named in this writ who may be found in possession of property of the defendant. See Rule 3111(a). For limitations on the power to attach tangible personal property, see Rule 3108(a) (b). Each court shall, by local rule, designate the officer, organization or person to be named in the notice.

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No. 07-1855-CD

ELICIA M WAUGAMAN

Defendant(s)

FIRST COMMONWEALTH BANK

Garnishee(s)

**INTERROGATORIES IN ATTACHMENT**

FILED ON BEHALF OF:

Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

William T. Molczan, Esquire  
PA I.D. #47437  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
1400 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

FILED NO  
2/14/13  
FEB 22 2013  
S  
William A. Shaw  
Prothonotary/Clerk of Courts  
GL

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

DISCOVER BANK  
Plaintiff

vs.

Civil Action No. 07-1855-CD

ELICIA M WAUGAMAN  
Defendant(s)

FIRST COMMONWEALTH BANK  
Garnishee(s)

TO: FIRST COMMONWEALTH BANK, 14303 CLEARFIELD SHAWVILLE HWY, CLEARFIELD, PA  
16830

RE: ELICIA M WAUGAMAN , 276 PATCHIN HWY, CHERRY TREE, PA 15724

Suggested Reference No.: XXX-XX-3842  
XXX-XX-

**IMPORTANT NOTICES TO GARNISHEE!**

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

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

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

## INTERROGATORIES IN ATTACHMENT

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

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

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

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

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

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

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

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

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

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

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

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

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

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

By: William T. Molczan  
William T. Molczan, Esquire  
PA I.D. #47437  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
1400 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. 4904 relating to unsworn falsifications to authorities, that he/she is \_\_\_\_\_  
(Name)

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

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

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

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

To Deputy 02/25/13

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
NO: 07-1855-CD

DISCOVER BANK

vs

ELICIA M. WAUGAMAN

TO: FIRST COMMONWEALTH BANK, Garnishee

WRIT OF EXECUTION, INTERROGATORIES

SERVE BY: 05/23/2013

**RUSH**

HEARING:

PAGE: 110442

SERVICE # 1 OF 2

DEFENDANT:

FIRST COMMONWEALTH BANK, Garnishee

ADDRESS:

14303 CLEARFIELD SHAWVILLE HWY.

CLEARFIELD, PA 16830

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: GARNISHEE

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS:

VACANT

OCCUPIED  Notary/Clerk of Courts

*S* FILED

*03/14/13*  
FEB 28 2013

William A. Shaw 

SHERIFF'S RETURN

NOW, 2-27-13 AT 1:30 AM  PM SERVED THE WITHIN

WRIT OF EXECUTION, INTERROGATORIES ON FIRST COMMONWEALTH BANK, Garnishee, DEFENDANT  
BY HANDING TO Christina Taylor Manager

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

ADDRESS SERVED 14303 Clearfield / Shawville Pa Clearfield PA  
 Residence  Employment  Sheriff's Office  Other

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

WRIT OF EXECUTION, INTERROGATORIES FOR FIRST COMMONWEALTH BANK, Garnishee

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

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

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

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

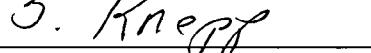
SWORN TO BEFORE ME THIS

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
DAY OF 2013

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

  
Deputy Signature

  
Print Deputy Name

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

Dkt Pg. 110442

2 OF 2

DISCOVER BANK

NO. 07-1855-CD

-vs-

ELICIA M. WUGAMAN

WRIT OF EXECUTION/  
INTERROGATORIES TO  
GARNISHEE

TO: FIRST COMMONWEALTH BANK, Garnishee

**SHERIFF'S RETURN**

NOW FEBRUARY 28, 2013 MAILED THE WITHIN:

PRAECIPE, WRIT, WRIT NOTICE & CLAIM FOR EXEMPTION & INTERROGATORIES

TO: ELICIA M. WAUGAMAN DEFENDANT

AT: 276 PATCHIN HWY., CHERRY TREE, PA. 15724

IN THE S.A.S.E.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 110442  
NO: 07-1855-CD  
SERVICES 2  
WRIT OF EXECUTION, INTERROGATORIES

PLAINTIFF: DISCOVER BANK

vs.

DEFENDANT: ELICIA M. WAUGAMAN

TO: FIRST COMMONWEALTH BANK, Garnishee

**SHERIFF RETURN**

---

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	WELTMAN	10958494	20.00
SHERIFF HAWKINS	WELTMAN	10958494	28.00

Sworn to Before Me This

So Answers,

\_\_\_\_ Day of \_\_\_\_\_ 2013



Chester A. Hawkins  
Sheriff

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

DISCOVER BANK  
Plaintiff

vs.

Civil Action No. 07-1855-CD

ELICIA M WAUGAMAN  
Defendant(s)

FIRST COMMONWEALTH BANK  
Garnishee(s)

**INTERROGATORIES IN ATTACHMENT**

FILED ON BEHALF OF:  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

William T. Molczan, Esquire  
PA I.D. #47437  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
1400 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

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

DISCOVER BANK  
Plaintiff

vs.

Civil Action No. 07-1855-CD

ELICIA M WAUGAMAN  
Defendant(s)

FIRST COMMONWEALTH BANK  
Garnishee(s)

TO: FIRST COMMONWEALTH BANK, 14303 CLEARFIELD SHAWVILLE HWY, CLEARFIELD, PA  
16830

RE: ELICIA M WAUGAMAN, 276 PATCHIN HWY, CHERRY TREE, PA 15724

Suggested Reference No.: XXX-XX-3842  
XXX-XX-

**IMPORTANT NOTICES TO GARNISHEE!**

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

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

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

## **INTERROGATORIES IN ATTACHMENT**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

By: William T. Molczan  
William T. Molczan, Esquire  
PA I.D. #47437  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
1400 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. 4904 relating to unsworn falsifications to authorities, that he/she is \_\_\_\_\_  
(Name)

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

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

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

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No. 07-1855-CD

ELICIA M WAUGAMAN

Defendant(s)

FIRST COMMONWEALTH BANK

Garnishee(s)

**WRIT OF EXECUTION**

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs against: ELICIA M WAUGAMAN Defendant(s); You are also directed to attach the property of the defendant not levied upon in the possession of FIRST COMMONWEALTH BANK; ; AS GARNISHEE, 14303 CLEARFIELD SHAWVILLE HWY CLEARFIELD, PA 16830; ; and to notify the garnishee that:

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

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

Amount due ..... \$ 3,887.95

Costs to be added..... \$

Prothonotary costs 125.00  
Prothonotary

  
Deputy

DATED: 2/22/13

Received this writ this 22<sup>nd</sup> day  
of February A.D. 2013  
A.M. 3:00 P.M. 3:00

Chesler A. Hawkins  
Sear by Marilyn Hamm

WWR No. 6259948

FILED *(R)*

RECEIVED

FEB 27 2013

*S* MAR 13 2013

*mlw-2013*

William A. Shaw

Prothonotary/Clerk of Courts

*no 9/*

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

DISCOVER BANK  
Plaintiff

vs.

Civil Action No. 07-1855-CD

ELICIA M WAUGAMAN  
Defendant(s)

INTERROGATORIES IN ATTACHMENT

FIRST COMMONWEALTH BANK  
Garnishee(s)

FILED ON BEHALF OF:

Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

William T. Molczan, Esquire  
PA I.D. #47437  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
1400 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

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

DISCOVER BANK  
Plaintiff

vs.

Civil Action No. 07-1855-CD

ELICIA M WAUGAMAN  
Defendant(s)

FIRST COMMONWEALTH BANK  
Garnishee(s)

TO: FIRST COMMONWEALTH BANK, 14303 CLEARFIELD SHAWVILLE HWY, CLEARFIELD, PA  
16830

RE: ELICIA M WAUGAMAN, 276 PATCHIN HWY, CHERRY TREE, PA 15724

Suggested Reference No.: XXX-XX-3842  
XXX-XX-

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

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

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

**INTERROGATORIES IN ATTACHMENT**

For all answers to this and the foregoing Interrogatories, see Exhibit "A" attached hereto and made part of hereof.

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

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

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

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

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

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

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

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

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

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

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

By: William T. Molczan  
William T. Molczan, Esquire  
PA I.D. #47437  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
1400 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. 4904 relating to unsworn falsifications to authorities, that he/she is \_\_\_\_\_  
(Name)

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

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

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

EXHIBIT "A"  
ANSWERS TO INTERROGATORIES

1. No
2. N/A
3. No
4. No
5. No
6. No
7. N/A
8. No
9. February 27, 2013
10. N/A
11. N/A
12. N/A

VERIFICATION

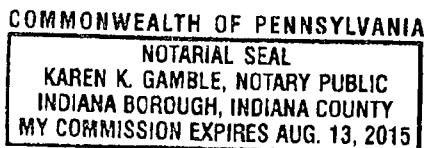
COMMONWEALTH OF PENNSYLVANIA        )  
  )  
COUNTY OF INDIANA                        )

On this 8<sup>th</sup> day of March 2013 before me, the undersigned officer, a Notary Public in and for said Commonwealth and County, personally appeared LEDA E MCCRACKEN, who being duly sworn according to law, acknowledged that she is Assistant Vice President of First Commonwealth Bank, and that the facts set forth in the foregoing Interrogatories are true and correct to the best of her knowledge and belief.

Leda E. McCracken  
Leda E. McCracken, Asst. Vice President  
First Commonwealth Bank

Sworn and subscribed to before me  
This 8<sup>th</sup> day of March 2013

Karen K. Gamble  
Notary Public



**CERTIFICATE OF SERVICE**

I hereby certify that on March 8, 2013 I have this day caused to be served a true and correct copy of this ANSWERS TO INTERROGATORIES upon the following parties:

**VIA REGULAR U.S. MAIL**

*William T. Molczan, Esquire  
Weltman, Weinberg & Reis Co., LPA  
1400 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219*

*As Plaintiff*

Leda E. McCracken  
Leda E. McCracken  
Legal Services Supervisor  
Assistant Vice President

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

BY: William T Molczan, Esquire  
I.D. No.47437  
436 Seventh Avenue, Suite 1400  
Pittsburgh, PA 15219  
Phone: 412.434.7955  
Fax: 412.434.7959  
File # 6259948

**Attorney for Plaintiff(s)**

**DISCOVER BANK**

Clearfield County  
Court of Common Pleas

vs.

**ELICIA M WAUGAMAN**

NO. 07-1855-CD

and

**FIRST COMMONWEALTH BANK**

Garnishee(s)

**PRAECIPE TO DISCONTINUE ATTACHMENT EXECUTION**

**TO THE PROTHONOTARY:**

Kindly marked the above matter discontinued and ended as to Garnishee(s), FIRST  
COMMONWEALTH BANK, only.

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

By W.T. Molczan  
William T Molczan, Esquire  
Attorney for Plaintiff

FILED  
APR 01 2013  
S  
William A. Shaw  
Prothonotary/Clerk of Courts  
1CC Atty  
Molczan

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DISCOVER BANK

VS.

ELICIA M WAUGAMAN

NO. 07-1855-CD

*Signs*  
**FILED**

PRAECIPE FOR APPEARANCE

TO THE PROTHONOTARY:

Please enter my appearance for DISCOVER BANK

in the above case.

**JAN 20 2015**

*M 10800* *Sm*

BRIAN K. SPENCER  
PROTHONOTARY & CLERK OF COURTS

*No CL*

Date: December 18, 2014

*Stephen Selinger* /317475

Signature/ID Number

Stephen Selinger

Print Name

Eltman, Eltman & Cooper, PC

Firm

140 Broadway, 26<sup>th</sup> Fl

Address

New York, NY 10005