

08-2407-CD

Discover Bank vs Michelle T. Lezzer

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

DISCOVER BANK

Plaintiff

vs.

MICHELLE T LEZZER

Defendant

No: 08-2407-CD

COMPLAINT IN CIVIL ACTION

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 1400
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
07076203 C A Pit ABR

9
FILED 100 Sheriff
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DEC 17 2008
Any pd. 95.00
William A. Shaw
Prothonotary/Clerk of Courts

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No

MICHELLE T LEZZER

Defendant

CCOMPLAINT 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:

MICHELLE T LEZZER
1176 BLOOMINGTON AVE
CURWENSVILLE, PA 16833

3. Defendant applied for and received a credit card issued by Plaintiff bearing the account number XXXXXXXXXXXX2220 . A copy of Plaintiff's Statement of Account s attached hereto, marked as Exhibit "A" and made a part hereof.

4. Defendant made use of said credit card and currently has a balance due and owing to Plaintiff, as of November 26, 2008 , in the amount of \$12977.67 .

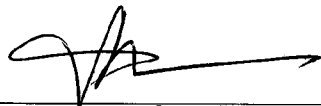
5. Defendant is in default by failing to make payments when due.

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

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

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

Wherefore, the Plaintiff prays for Judgment in its favor and against Defendant , MICHELLE T LEZZER , INDIVIDUALLY , in the amount of \$12977.67 with interest at the legal rate of 6.000% per annum from date of judgment plus attorneys' fees of \$1500.00 , and costs.



James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 1400
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
07076203 C A Pit ABR

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
DUE IMMEDIATELY

\$

7076203

08 SDSN6A01 0015029

MICHELLE LEZZER
1176 BLOOMINGTON AVE
CURWENSVILLE PA 16833-6709Will 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
Discover.com/payments today.EXHIBIT
AAddress, e-mail or telephone change? Print change in space
above, or go to Discovercard.com. Print your e-mail address to
receive important Account information and special offers.PO BOX 15251
WILMINGTON DE 19886-5251

000001986458119984769129776700000001297767

Discover More Card Account Summary

Account number ending in 2220
Payment Due Date October 7, 2008
Minimum Payment Due \$12,977.67
Credit Limit \$10,500.00
Credit Available \$0.00
Cash Credit Limit \$0.00
Cash Credit Available \$0.00

Closing Date: September 8, 2008

page 1 of 1

Previous Balance	\$12,977.67
Payments And Credits	-
Purchases	0.00
Cash Advances	0.00
Balance Transfers	0.00
Finance Charges	0.00
New Balance	\$12,977.67

Cashback Bonus®

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

Cashback Bonus® Anniversary
Date: September 8

Cashback Bonus Balance Available to Redeem	\$ 0.00
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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.

Information For You

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your payment was late, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. However, we reserve the right to increase the APRs on your Account if you fail to pay the minimum payment due by the payment due date. See the Default Rate Plan section of the Cardmember Agreement for details.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 8 days						
Purchases	\$0	0.08216%	29.99% F	29.99%	\$0	none
Cash Advances	\$0	0.08216%	29.99% F	29.99%	\$0	\$0
previous billing period: 25 days						
Purchases	\$0	0.08215%	29.99% F	29.99%	\$0	none


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 is Robert Adkins

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

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



(Signature)

WWR# 7076203
Michelle T. Lezzer
'6011002070542220

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 08-2407-CD

DISCOVER BANK
vs
MICHELLE T. LEZZER

SERVICE # 1 OF 1

COMPLAINT

SERVE BY: 01/16/2009 HEARING: PAGE: 105070

DEFENDANT: MICHELLE T. LEZZER
ADDRESS: 1176 BLOOMINGTON AVE.
CURWENSVILLE, PA 16833

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS: VACANT OCCUPIED

ATTEMPTS 12-22-08-11:12^{AM} N/H 1-7-09-2:03^{PM} N/H - LEFT NOTE
1-2-09-2:26^{PM} N/H

SHERIFF'S RETURN

NOW, 1-9-09 AT 3¹⁵ AM/PM SERVED THE WITHIN

COMPLAINT ON MICHELLE T. LEZZER, DEFENDANT

BY HANDING TO Michelle Lezzer self

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

ADDRESS SERVED @ 12nd st. Clearfield Pa Sheriff St.

NOW _____ AT _____ AM / PM POSTED THE WITHIN

COMPLAINT FOR MICHELLE T. LEZZER

AT (ADDRESS) _____

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

I MAKE RETURN OF **NOT FOUND** AS TO MICHELLE T. LEZZER

REASON UNABLE TO LOCATE _____

SWORN TO BEFORE ME THIS
_____ DAY OF _____ 2008

So Answers: CHESTER A. HAWKINS, SHERIFF

BY: Deputy Signature

S. Hunter
Print Deputy Name

FILED
03:19:01
JAN 09 2009
William A. Shaw
Prothonotary/Clerk of Courts

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

DISCOVER BANK

Plaintiff

VS.

MICHELLE T. LEZZER

Defendant

:
: No. 08-2407-CD
:
: Type of Case: CIVIL
:
: Type of Pleading: PRAECIPE FOR
: ENTRY OF APPEARANCE
:
:
: Filed on Behalf of:
: Michelle T. Lezzer, Defendant
:
: Counsel of Record for this Party:
:
: Ann B. Wood, Esquire
:
: Supreme Court No. 23364
:
: Bell, Silberblatt & Wood
: 318 East Locust Street
: P.O. Box 670
: Clearfield, PA 16830
:
: (814) 765-5537
:
:

S
FILED *ICC AM*
0/11:25LM
JAN 29 2009
William A. Shaw
Prothonotary/Clerk of Courts *Wood*

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

DISCOVER BANK

Plaintiff

vs.

MICHELLE T. LEZZER

Defendant

No. 08-2407-CD

PRAECIPE FOR ENTRY OF APPEARANCE

TO: William A. Shaw, Prothonotary, Clerk of Courts,

Please enter my appearance on behalf of the Defendant, Michelle T. Lezzar, in the above-captioned case.

BELL, SILBERBLATT & WOOD
By

Date: Jan. 28, 2009

Ann B. Wood
Ann B. Wood, Esquire
Attorney for Defendant

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

DISCOVER BANK

Plaintiff

vs.

MICHELLE T. LEZZER

Defendant

No. 08-2407-CD

CERTIFICATE OF SERVICE

I hereby certify that a certified copy of the foregoing Praecipe for Entry of Appearance as filed on behalf of the Defendant with reference to the above matter has been served upon the following attorney for Plaintiff by mailing the same to him by United States First Class Mail, postage prepaid, addressed as follows on January 29,, 2009:

James C. Warmbrodt
Weltman, Weinberg & Reis Co., LPA
436 Seventh Avenue, Suite 1400
Pittsburgh, PA 15219

Date: 1-29-09

Ann B. Wood
Ann B. Wood, Attorney for Defendant

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

DISCOVER BANK

Plaintiff

VS.

MICHELLE T. LEZZER

Defendant

:
: No. 08-2407-CD
:
: Type of Case: CIVIL
:
: Type of Pleading:
: ANSWER & NEW MATTER
:
:
: Filed on Behalf of:
: Michelle T. Lezzer, Defendant
:
: Counsel of Record for this Party:
:
: Ann B. Wood, Esquire
:
: Supreme Court No. 23364
:
: Bell, Silberblatt & Wood
: 318 East Locust Street
: P.O. Box 670
: Clearfield, PA 16830
:
: (814) 765-5537
:
:

5
FILED ICC AAA,
01/11/25/2m wood
JAN 29 2009
William A. Shaw
Prothonotary/Clerk of Courts

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

DISCOVER BANK

Plaintiff

vs.

MICHELLE T. LEZZER

Defendant

No. 08-2407-CD

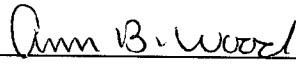
NOTICE TO PLEAD

TO: Discover Bank, Plaintiff

You are hereby notified to file a written response to the enclosed New Matter within
twenty (20) days from service hereof or a judgment may be entered against you.

BELL, SILBERBLATT & WOOD

BY:


Ann B. Wood, Esquire
Attorney for Defendant Michelle T. Lezzer

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

DISCOVER BANK	:	
Plaintiff	:	
	:	
vs.	:	No. 08-2407-CD
	:	
MICHELLE T. LEZZER	:	
Defendant	:	

ANSWER & NEW MATTER

ANSWER

COMES NOW, Michelle T. Lezzer, Defendant, by and through her attorney, Ann B.

Wood, Esquire, and sets forth her Answer to the Complaint as follows:

1. Paragraph 1 of the Complaint is admitted.
2. Paragraph 2 of the Complaint is admitted.
3. Paragraph 3 of the Complaint is admitted.
4. Paragraph 4 of the Complaint is admitted.
5. Paragraph 5 of the Complaint is denied as stated and, on the contrary, it is averred that she has attempted through Credit Solutions to work out a settlement of the account with the Plaintiff.
6. Paragraph 6 of the Complaint being within the particular knowledge of the Plaintiff, the Defendant, after reasonable investigation, is unable to determine the truth thereof and strict proof is demanded

7. Paragraph 7 of the Complaint being within the particular knowledge of the Plaintiff, the Defendant, after reasonable investigation, is unable to determine the truth thereof and strict proof is demanded

8. Paragraph 8 of the Complaint denied as stated and, on the contrary, it is averred that she has attempted through Credit Solutions to work out a settlement of the account with the Plaintiff.

WHEREFORE, the Defendant requests the Honorable Court to deny judgment in favor of the Plaintiff.

NEW MATTER

COMES NOW the Defendant, Michelle T. Lezzer, by and through her attorney, Ann B. Wood, Esquire, and sets forth her New Matter as follows:

9. Paragraphs 1 through 8 of the foregoing Answer are incorporated herein by reference as though the same were set forth in full.

10. Defendant has engaged Credit Solutions, a debt settlement company, to represent her in negotiating with various creditors in an attempt to resolve her debt situation.

11. On behalf of the Defendant, Credit Solutions has been in contact with and attempting to negotiate with the Plaintiff for resolution of Defendant's account.

12. The account of the Defendant is, in fact, marital debt and is an item payment of which is to be resolved as a claim for equitable distribution of property pursuant to the divorce

action between the Defendant and Edward N. Lezzer filed in Clearfield County Court of Common Pleas at Docket #2006-1470-CD and for which no determination of distribution and responsibility for payment has been reached.

WHEREFORE, the Defendant requests the Honorable Court to deny judgment in favor of the Plaintiff.

Respectfully submitted,
BELL, SILBERBLATT & WOOD
By:

Ann B. Wood
Ann B. Wood, Esquire
Attorney for Defendant

VERIFICATION

I verify that the statements made in this Answer and New Matter 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: 1-28-09

Michelle T. Lezzer
Michelle T. Lezzer

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

DISCOVER BANK

Plaintiff

vs.

No. 08-2407-CD

MICHELLE T. LEZZER

Defendant

CERTIFICATE OF SERVICE

I hereby certify that a certified copy of the foregoing Answer & New Matter as filed on behalf of the Defendant with reference to the above matter has been served upon the following attorney for Plaintiff by mailing the same to him by United States First Class Mail, postage prepaid, addressed as follows on January 29,, 2009:

James C. Warmbrodt
Weltman, Weinberg & Reis Co., LPA
436 Seventh Avenue, Suite 1400
Pittsburgh, PA 15219

Date: 1-29-09

Ann B. Wood
Ann B. Wood, Attorney for Defendant

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

DISCOVER BANK

Plaintiff,

No. 08-2407-CD

TYPE OF PLEADING:

vs.

PLAINTIFF'S REPLY TO NEW
MATTER

MICHELLE T LEZZER,

Defendant.

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 Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR # 7076203

FILED
m/12:47
FEB 23 2009

William A. Shaw
Prothonotary/Clerk of Courts

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

DISCOVER BANK

Plaintiff,

No. 08-2407-CD

vs.

MICHELLE T LEZZER,

Defendant.

PLAINTIFF'S REPLY TO NEW MATTER

AND NOW, comes the Plaintiff, by and through its counsel, James C. Warmbrodt, Esquire and Weltman, Weinberg & Reis Co., L.P.A., and files the following Reply to New Matter:

10. After reasonable investigation, Plaintiff is unable to confirm the averments contained in Paragraph # 10 of Defendant's New Matter and therefore denied. By way of additional pleading, Plaintiff counsel, on February 7, 2009, received a fax from Credit Solution indicating that Credit Solution no longer represents the Defendant in any matter.


11. After reasonable investigation, Plaintiff is unable to confirm the averments contained in Paragraph # 11 of Defendant's New Matter and therefore denied. By way of additional pleading, Plaintiff counsel, on February 7, 2009, received a fax from Credit Solution indicating that Credit Solution no longer represents the Defendant in any matter.

12. Paragraph 12 of Defendant's New Matter is a conclusion of law to which no response is required.

WHEREFORE, Plaintiff demands judgment in its favor and against the Defendant in the amounts demanded in its Complaint.

Respectfully Submitted:

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

By: 

William T. Molczan, Esquire

PA I.D.# 47437

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

1400 Koppers Bldg.

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

WWR # 7076203

CERTIFICATE OF SERVICE

I certify that I served a true and correct copy of Plaintiff's Reply to New Matter by First Class Mail, Postage Pre-Paid, on the 18th day of February, 2009, upon the following:

ANN B WOOD ESQ.
318 EAST LOCUST STREET
P.O. BOX 670
CLEARFIELD PA 16830

By: William T. Molczan
William T. Molczan Esquire

FILED

013:5061
FEB 11 2009

William A. Shaw
Prothonotary/Clerk of Courts

6cc
Dr. Ryan
(will serve)

(610)

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

SCOTT A. MAGNETTI

VS.

MARGARET L. MAGNETTI

)
)
)
)
)
)
)

NO. 08-¹²⁰⁴~~1528~~-CD

O R D E R

AND NOW this 11th day of February, 2009,
following mediation conference and upon agreement of the
parties, it is the ORDER of this Court as follows:

1. The Plaintiff, (Scott A. Magnetti)
(hereinafter "Father"), and Defendant, (Margaret L. Magnetti)
(hereinafter "Mother"), entered into a Consent Order dated
August 6, 2008, regarding custody of their children.

2. That the Consent Order dated August 6,
2008, shall remain in full force and effect, along with the
following:

A) That both parties will encourage the
children to have a positive relationship with the other
parent. Neither party shall speak to the children about
marital issues, custody issues, financial and property
issues, or other adult matters which are inappropriate for

the children to be exposed, nor should either party, or any of their family or friends, in any way refer to either party or the children in a derogatory fashion;

B) If a parent does not have custody, he/she shall be permitted one (1) telephone call per day only. There shall be no texting between the children and the noncustodial parent, as well as either party's significant other(s);

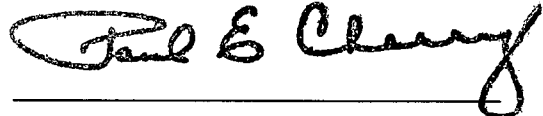
C) Both parents shall cooperate with a counselor in any way that is requested in order to re-establish a relationship between the parties' son Joshua and Father. The parties currently are in counseling with Brenda Manno, and she, or such other counselor as the parties can agree, shall strive towards a normalized one-on-one visitation/relationship between Joshua and his Father. Both parties hereby authorize mutual communication between Dr. Allen Ryen and the then-appropriate counselor to discuss, if necessary, any aspects of the children's psychological well-being;

D) That in accordance with Paragraph 2(B) of the Consent Order, Father shall have periods of partial custody every Thursday from 4:30 p.m. until Friday, at which time he shall have the children ready and presentable to attend school and assure that they are transported to school.

3. Either party, if they believe it is


necessary to address any further issues relative to the children's well-being, are entitled to request further mediation prior to a full hearing before this Court.

BY THE COURT,

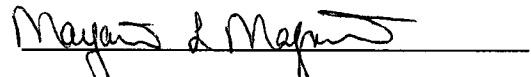


Judge

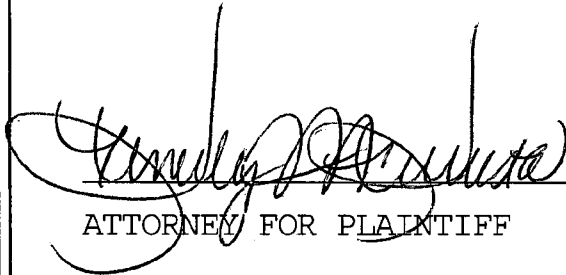
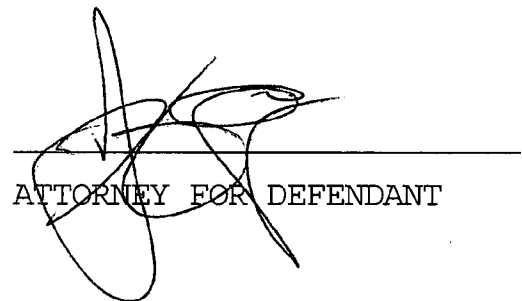
The undersigned, do hereby agree and consent to the entry of the foregoing Order:


SCOTT A. MAGNETTI

PLAINTIFF


MARGARET L. MAGNETTI

DEFENDANT


ATTORNEY FOR PLAINTIFF
ATTORNEY FOR DEFENDANT

FILED

FEB 11 2009

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 105070
NO: 08-2407-CD
SERVICES 1

COMPLAINT

PLAINTIFF: DISCOVER BANK
vs.
DEFENDANT: MICHELLE T. LEZZER

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	WELTMAN	8797300	10.00
SHERIFF HAWKINS	WELTMAN	8797300	38.80

^S FILED
0/3:05 PM
JUN - 2 2009
William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

_____ Day of _____ 2009

So Answers,



Chester A. Hawkins
Sheriff

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

DISCOVER BANK,

Plaintiff,

vs.

MICHELLE T LEZZER,

Defendant.

Case No.: 08-2407-CD

MOTION FOR SUMMARY JUDGMENT

FILED ON BEHALF OF:
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

Benjamin R. Bibler, Esquire
PA ID# 93598
Weltman, Weinberg & Reis CO L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219

FILED
M11-17834
JUL 27 2009

William A. Shaw
Prothonotary/Clerk of Courts

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

DISCOVER BANK,

Plaintiff,

Case No.: 08-2407-CD

vs.

MOTION FOR SUMMARY JUDGMENT

MICHELLE T LEZZER,
Defendant.

MOTION FOR SUMMARY JUDGMENT

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

1. Plaintiff filed a Complaint against Defendant seeking judgment in the amount of \$12,977.67 with interest at the interest rate of 6.00% per annum from Date of Judgment, Attorney's Fees, and costs. A true and correct copy of the Complaint is attached hereto as Exhibit "A" and made a part hereof.
2. Attached to the Complaint was Verification from an authorized representative of Plaintiff verifying the accuracy of the amount sought. See Exhibit "A".
3. Defendant filed an Answer to Plaintiff's Complaint. A true and correct copy of the Answer is attached hereto as Exhibit "B" and made a part hereof.
4. On or around April 7, 2009, Plaintiff served upon Defendant a set of requests for admissions and requests for production of documents. A true and correct copy of the same is attached hereto as Exhibit "C" and made a part hereof.
5. No response to the discovery demands has been received from the Defendant.
6. The requests for admissions are now deemed admitted under Pennsylvania Rule of Civil Procedure 4014(b). Thus Defendant has admitted that she has made no payment on the credit card since

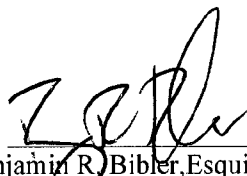
January 6, 2008; that she applied for the credit card; that the statements attached to Plaintiff's Discovery Request correctly identify the payments, charges, and balances on the account; that she has not submitted any written disputes as to billing inaccuracies; and that \$12,977.67 is a correct and accurate balance on the credit card account.

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

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

WHEREFORE, Plaintiff respectfully requests that this Honorable Court grant summary judgment in favor of Plaintiff and against Defendant for \$12,977.67 with interest at the legal interest rate of 6.00% per annum from Date of Judgment, plus Attorney's Fees of \$1,500.00, and costs.

Respectfully Submitted:

By: 
Benjamin R. Bibler, Esquire
PA ID# 93598
Weltman, Weinberg & Reis CO L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219

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

DISCOVER BANK,

Plaintiff,

Case No.: 08-2407-CD

vs.

MICHELLE T LEZZER,
Defendant.

ORDER OF COURT

AND NOW, to-wit, this ____ day of _____, 2009, upon Plaintiff's Motion for Summary Judgment, IT IS HEREBY ORDERED, ADJUDGED AND DECREED that said Motion is GRANTED and Judgment is entered in favor of Plaintiff for \$ 12,977.67 with interest at the rate of 6.00% per annum from Date of Judgment, plus Attorneys Fees of \$1,500.00, and costs.

BY THE COURT

_____. J.

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

DISCOVER BANK
Plaintiff

vs.

MICHELLE T LEZZER
Defendant

No:

COMPLAINT IN CIVIL ACTION

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 1400
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
07076203 C A Pit ABR

EXHIBIT

A

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

DISCOVER BANK

Plaintiff
vs.

Civil Action No .

MICHELLE T LEZZER

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:

MICHELLE T LEZZER
1176 BLOOMINGTON AVE
CURWENSVILLE, PA 16833

3. Defendant applied for and received a credit card issued by
Plaintiff bearing the account number XXXXXXXXXXXX2220 . A copy of
Plaintiff's Statement of Account s attached hereto, marked as Exhibit
"A" and made a part hereof.

4. Defendant made use of said credit card and currently has a balance
due and owing to Plaintiff, as of November 26, 2008 , in the amount of
\$12977.67 .

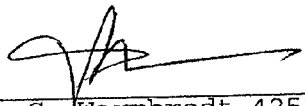
5. Defendant is in default by failing to make payments when due.

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

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

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

Wherefore, the Plaintiff prays for Judgment in its favor and against Defendant , MICHELLE T LEZZER , INDIVIDUALLY , in the amount of \$12977.67 with interest at the legal rate of 6.000% per annum from date of judgment plus attorneys' fees of \$1500.00 , and costs.



James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 1400
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
07076203 C A Pit ABR

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.



\$12,977.67

\$12,977.67

Enter Amount Enclosed Below

Payment Due Date
DUE IMMEDIATELY

\$

7076203

08 SDSN6A01 0015029
MICHELLE LEZZER
1176 BLOOMINGTON AVE
CURWENSVILLE PA 16833-6709

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
Discover.com/payments today.

EXHIBIT
A

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

PO BOX 15251
WILMINGTON DE 19886-5251

0000019864581199847691297767000000001297767

Discover More Card Account Summary

Account number ending in	2220	Closing Date: September 8, 2008	page 1 of 1
Payment Due Date	October 7, 2008	Previous Balance	\$12,977.67
Minimum Payment Due	\$12,977.67	Payments And Credits	- 0.00
Credit Limit	\$10,500.00	Purchases	+ 0.00
Credit Available	\$0.00	Cash Advances	+ 0.00
Cash Credit Limit	\$0.00	Balance Transfers	+ 0.00
Cash Credit Available	\$0.00	Finance Charges	+ 0.00
		New Balance	= \$12,977.67

Cashback Bonus®

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

Cashback Bonus® Anniversary

Date: September 8

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.

Information For You

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your payment was late, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. However, we reserve the right to increase the APRs on your Account if you fail to pay the minimum payment due by the payment due date. See the Default Rate Plan section of the Cardmember Agreement for details.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 8 days						
Purchases	\$0	0.08216%	29.99% F	29.99%	\$0	none
Cash Advances	\$0	0.08216%	29.99% F	29.99%	\$0	\$0
previous billing period: 25 days						
Purchases	\$0	0.08216%	29.99% F	29.99%	\$0	none

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 is Robert Adkins
(Name)
Accounts Manager of DFS Services LLC, plaintiff herein, that
(Title) (Company)

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

Robert Adkins
(Signature)

WWR# 7076203
Michelle T. Lezzer
'6011002070542220

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

DISCOVER BANK

Plaintiff

VS.

MICHELLE T. LEZZER

Defendant

: No. 08-2407-CD

: Type of Case: CIVIL

: Type of Pleading:

: ANSWER & NEW MATTER

: Filed on Behalf of:

: Michelle T. Lezzar, Defendant

: Counsel of Record for this Party:

: Ann B. Wood, Esquire

: Supreme Court No. 23364

: Bell, Silberblatt & Wood

: 318 East Locust Street

: P.O. Box 670

: Clearfield, PA 16830

: (814) 765-5537

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

JAN 29 2009

EXHIBIT

B

Attest,

William A. Brown
Prothonotary/
Clerk of Courts

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

DISCOVER BANK

Plaintiff

vs.

MICHELLE T. LEZZER

Defendant

No. 08-2407-CD

NOTICE TO PLEAD

TO: Discover Bank, Plaintiff

You are hereby notified to file a written response to the enclosed New Matter within
twenty (20) days from service hereof or a judgment may be entered against you.

BELL, SILBERBLATT & WOOD
BY:

Ann B. Wood
Ann B. Wood, Esquire
Attorney for Defendant Michelle T. Lezzer

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

DISCOVER BANK	:	
Plaintiff	:	
	:	
vs.	:	No. 08-2407-CD
	:	
MICHELLE T. LEZZER	:	
Defendant	:	

ANSWER & NEW MATTER

ANSWER

COMES NOW, Michelle T. Lezzer, Defendant, by and through her attorney, Ann B. Wood, Esquire, and sets forth her Answer to the Complaint as follows:

1. Paragraph 1 of the Complaint is admitted.
2. Paragraph 2 of the Complaint is admitted.
3. Paragraph 3 of the Complaint is admitted.
4. Paragraph 4 of the Complaint is admitted.
5. Paragraph 5 of the Complaint is denied as stated and, on the contrary, it is averred that she has attempted through Credit Solutions to work out a settlement of the account with the Plaintiff.
6. Paragraph 6 of the Complaint being within the particular knowledge of the Plaintiff, the Defendant, after reasonable investigation, is unable to determine the truth thereof and strict proof is demanded

7. Paragraph 7 of the Complaint being within the particular knowledge of the Plaintiff, the Defendant, after reasonable investigation, is unable to determine the truth thereof and strict proof is demanded

8. Paragraph 8 of the Complaint denied as stated and, on the contrary, it is averred that she has attempted through Credit Solutions to work out a settlement of the account with the Plaintiff.

WHEREFORE, the Defendant requests the Honorable Court to deny judgment in favor of the Plaintiff.

NEW MATTER

COMES NOW the Defendant, Michelle T. Lezzer, by and through her attorney, Ann B. Wood, Esquire, and sets forth her New Matter as follows:

9. Paragraphs 1 through 8 of the foregoing Answer are incorporated herein by reference as though the same were set forth in full.

10. Defendant has engaged Credit Solutions, a debt settlement company, to represent her in negotiating with various creditors in an attempt to resolve her debt situation.

11. On behalf of the Defendant, Credit Solutions has been in contact with and attempting to negotiate with the Plaintiff for resolution of Defendant's account.

12. The account of the Defendant is, in fact, marital debt and is an item payment of which is to be resolved as a claim for equitable distribution of property pursuant to the divorce

action between the Defendant and Edward N. Lezzer filed in Clearfield County Court of Common Pleas at Docket #2006-1470-CD and for which no determination of distribution and responsibility for payment has been reached.

WHEREFORE, the Defendant requests the Honorable Court to deny judgment in favor of the Plaintiff.

Respectfully submitted,
BELL, SILBERBLATT & WOOD
By:

Ann B. Wood
Ann B. Wood, Esquire
Attorney for Defendant

VERIFICATION

I verify that the statements made in this Answer and New Matter 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: 1-28-09

Michelle T. Lezzer
Michelle T. Lezzer

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

DISCOVER BANK

Plaintiff

vs.

No. 08-2407-CD

MICHELLE T. LEZZER

Defendant

CERTIFICATE OF SERVICE

I hereby certify that a certified copy of the foregoing Answer & New Matter as filed on behalf of the Defendant with reference to the above matter has been served upon the following attorney for Plaintiff by mailing the same to him by United States First Class Mail, postage prepaid, addressed as follows on January 29,, 2009:

James C. Warmbrodt
Weltman, Weinberg & Reis Co., LPA
436 Seventh Avenue, Suite 1400
Pittsburgh, PA 15219

Date: 1-29-09

Ann B. Wood
Ann B. Wood, Attorney for Defendant

BROOKLYN HTS., OH
216.739.5100

CHICAGO, IL
312.782.9676

CINCINNATI, OH
513.723.2200

CLEVELAND, OH
216.685.1000

COLUMBUS, OH
614.228.7272

WELTMAN, WEINBERG & REIS CO., P.A.
ATTORNEYS AT LAW



DETROIT, MI
248.362.6100

GROVE CITY, OH
614.801.2600

PHILADELPHIA, PA
215.599.1500

PITTSBURGH, PA
412.434.7955

April 7, 2009

Michelle T Lezzer
1176 Bloomington Avenue
Curwensville, Pa 16833

Re: Discover Bank vs Michelle T Lezzer
Docket No.: 08-2407-CD
Our File No.: 7076203

Dear Michelle T Lezzer:

Enclosed, please find a copy of the Plaintiff's Request for Admissions and Production of Documents. I am forwarding copies of the monthly statements on this account. I have also included the application, if it's available. Please allow this letter to constitute notice pursuant to Pa.R.C.P. 1305(b) of Plaintiff's intention to offer the aforesaid statements into evidence at the arbitration hearing.

As you can see, we are proceeding with this litigation. If you wish to resolve the lawsuit without the need of further litigation and trial, please contact this office at the above number. We may be able to offer you a payment plan or a lump sum settlement.

Very truly yours,

A handwritten signature in black ink, appearing to read "B. Bibler".

Benjamin R Bibler, Esq.

BRB/sgm
Enclosures

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.

EXHIBIT

C

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

DISCOVER BANK

Plaintiff

v.

NO. 08-2407-CD

MICHELLE T LEZZER

Defendant

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

Submitted by:

Benjamin R. Bibler, Esquire
PA I.D. #93598
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 ACTION
DISCOVER BANK

Plaintiff

v.

NO. 08-2407-CD

MICHELLE T LEZZER

Defendant

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

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

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

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

1. These requests are made under Pennsylvania Rules of Civil Procedure 4001, et seq., and each of these matters of which an admission is requested shall be deemed admitted unless your sworn statement in compliance with such Rules is timely made.
2. If you do not admit each of such statements, you must specifically deny each one not admitted or set forth in detail the reasons why you cannot truthfully either admit or deny each such matter.
3. Your answer, signed and properly verified, must be delivered to the undersigned attorney of record for the Plaintiff within **thirty (30)** days after delivery hereof.
4. If you fail or refuse to admit the truth of any such statement of fact and the Plaintiff thereafter proves the truth thereof, you may be required to pay the reasonable expenses incurred in making such proof, including attorneys' fees, witness expenses, etc.
5. If, in response to any of the following statements of fact, it is your position that the statement is true in part or as to some items, but not true in full or as to all items, then answer separately as to each part or item.
6. If you have been sued in more than one capacity or if your answers would be different if answered in any different capacity, such as partner, agent, corporate officer or director or the like, then you are requested to answer separately in each such capacity. Failure to do so constitutes an admission in any such capacity.

7. In these Requests for Admissions:

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

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

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

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

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

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

9. These requests are of a continuous nature.

These Requests for Production of Documents shall be deemed continuing so as to require supplemental answers and documents if any information of documents are acquired subsequent to the filing of responses hereto, which information or documents would have been included in the answers and documents produced had it been known or available at the time the answers and the documents provided pursuant hereto were produced. Defendants shall supply such information and documents by supplemental answers and production of documents as soon as such information becomes known or available and in all events, prior to trial of this action.

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

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

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

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

REQUEST FOR PRODUCTION OF DOCUMENTS 1:

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

REQUEST FOR PRODUCTION OF DOCUMENTS 2:

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

REQUEST FOR PRODUCTION OF DOCUMENTS 3:

Produce all documentary evidence or information substantiating the defenses asserted in your Answer.

REQUEST FOR ADMISSION NO. 1:

Defendant applied for the credit card referenced in the Complaint.

Admitted _____

Denied _____

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

REQUEST FOR ADMISSION NO. 2:

The attached monthly statements, from April 5, 2002 through September 5, 2008, correctly identify the payments, charges, and balances on the account.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 2 is "denied", then supply copies of canceled checks, both front and back, and/or if not available, specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 3:

Defendant has made no payment on the credit card since January 6, 2008.

Admitted _____

Denied _____

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

REQUEST FOR ADMISSION NO. 4:

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

Admitted _____

Denied _____

If the answer to the Request for Admissions No. 4 is "denied", then supply copies of specific written disputes as to any billing inaccuracies.

REQUEST FOR ADMISSION NO. 5:


\$12,977.67 is a correct and accurate current balance of the credit card account in question.

Admitted _____

Denied _____

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

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


Benjamin R. Bibler, Esquire
PA ID. #93598
WELTMAN, WEINBERG & REIS
CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR:7076203



\$4,495.33

\$90.00

Enter Amount Enclosed Below

Payment Due Date
April 5, 2002\$ Please make check payable to Discover Card or
pay online @ Discovercard.com.

06 SDSN6A01 0008185

LEZZER, MICHELLE T
1176 BLOOMINGTON AVE
CURWENSVILLE PA 16833-6709Will 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
Discover.com/payments today.Address, e-mail or telephone change? Print change in space
above, or go to Discover.com. Print your e-mail address to
receive important Account information and special offers.

000001986458119984769044955300100000009000

PO BOX 71084
CHARLOTTE NC 28272-1084

Discover Card Account Summary

Closing Date: March 6, 2002

page 1 of 2

Account number ending in 2220
Payment Due Date April 5, 2002
Minimum Payment Due \$90.00
Credit Limit \$4,600.00
Credit Available \$104.00
Cash Credit Limit \$2,300.00
Cash Credit Available \$104.00

Previous Balance	\$4,520.53
Payments And Credits	- 100.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 75.00
New Balance	= \$4,495.53

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

Cashback Bonus®

Cashback Bonus® Anniversary Date: September 6

Cashback Bonus® Anniversary
Date: September 6

Previous Cashback Bonus Award Balance	\$ 1.30
Purchase Award This Period	+ 0.00
Other Awards This Period	+ 0.00
Cashback Bonus Award Total	1.30

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 22	Feb 22 PAYMENT - THANK YOU	\$ -100.00

Information For You

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

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 28 days						
Purchases	\$1736.39	0.05477%	19.99% F	19.99%	\$26.63	none
Cash Advances	\$2727.32	0.06299%	22.99% F	22.99%	\$48.10	\$0
Balance Transfers	\$46.53	0.02164%	7.90% F	7.90%	\$0.27	\$0

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

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date: September 6	Balance
Previous Cashback Bonus Award Balance	\$ 1.30
Purchase Award This Period	+ 0.00
Cashback Bonus Award Total	1.30
Cashback Bonus Award Balance	0.00
Award Available to Redeem	\$ 0.00

Payment Due Date
May 5, 2002

\$

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

06 SDSN6A01 0008186
LEZZER, MICHELLE T
1176 BLOOMINGTON AVE
CURWENSVILLE PA 16833-6709Will 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 Discover.com/payments today.PO BOX 71084
CHARLOTTE NC 28272-1084Address, e-mail or telephone change? Print change in space above, or go to Discover.com. Print your e-mail address to receive important Account information and special offers.

000001986458119984769045288200095000009100

Discover Card Account Summary

Closing Date: April 6, 2002

page 1 of 2

Account number ending in 2220
Payment Due Date May 5, 2002
Minimum Payment Due \$91.00
Credit Limit \$4,600.00
Credit Available \$71.00
Cash Credit Limit \$2,300.00
Cash Credit Available \$71.00Previous Balance \$4,495.53
Payments And Credits - 95.00
Purchases + 43.97
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 84.32
New Balance = \$4,528.82

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

Cashback Bonus®

Cashback Bonus® Anniversary Date: September 6

Cashback Bonus® Anniversary
Date: September 6Previous Cashback Bonus Award Balance \$ 1.30
Purchase Award This Period + 0.00
Other Awards This Period + 0.00
Cashback Bonus Award Total 1.41How Can We Help You?
It's your choice - 3 ways to helpPlease 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	PAYMENT - THANK YOU	\$ -95.00
Services	Mar 20	Mar 20	PACKAGING PRICE.COM, I BARRINGTON IL	43.97

Information For You

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

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	\$1770.77	0.05477%	19.99% F	19.99%	\$30.07	none
Cash Advances	\$2778.46	0.06299%	22.99% F	22.99%	\$54.25	\$0
Balance Transfers	\$0.23	0.02164%	7.90% F	7.90%	\$0	\$0

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

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date: September 6	Balance
Previous Cashback Bonus Award Balance	\$ 1.30
Purchase Award This Period	+ 0.00
	0.11
Cashback Bonus Award Total	1.41
Cashback Bonus Award Balance	0.00
Award Available to Redeem	\$ 0.00

Payment Due Date
June 5, 2002

\$

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000001986458119984769045518000095000009200

Discover Card Account Summary

Closing Date: May 6, 2002

page 1 of 2

Account number ending in	2220
Payment Due Date	June 5, 2002
Minimum Payment Due	\$92.00
Credit Limit	\$4,600.00
Credit Available	\$48.00
Cash Credit Limit	\$2,300.00
Cash Credit Available	\$48.00

Previous Balance	\$4,528.82
Payments And Credits	- 95.00
Purchases	+ 36.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 81.98
New Balance	= \$4,551.80

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 1.41
New Cashback Bonus Earned	+ 0.00
	+ 0.09

Cashback Bonus® Anniversary
Date: September 6

Cashback Bonus Balance	\$ 1.50
Available to Redeem	\$ 0.00

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Remember, once your Cashback Bonus
award is at least \$20, you can redeem your
award by calling us or by logging into the
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3. Write us at Discover Card, PO Box 30943,
Salt Lake City, UT 84130

Transactions

\$0 Fraud Liability Guarantee

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	Trans. Date	Post Date		
Payments and Credits	May 3	May 3	PAYMENT - THANK YOU	\$ -95.00
Government Services	Apr 30	Apr 30	PA DRIVER/VEHICLE SERV 8009324600 PA	36.00

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	\$1731.75	0.05477%	19.99% F	19.99%	\$28.46	none
Cash Advances	\$2832.33	0.06299%	22.99% F	22.99%	\$53.52	\$0

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

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	September 6	Balance
Previous Cashback Bonus Award Balance		\$ 1.41
Purchase Award This Period		+ 0.00
		0.09
Cashback Bonus Award Total		1.50
Cashback Bonus Award Balance		1.50
Award Available to Redeem		\$ 0.00

Payment Due Date
July 5, 2002

\$

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000001986458119984769045417700095000009100

Discover Card Account Summary

Closing Date: June 6, 2002

page 1 of 2

Account number ending in 2220
Payment Due Date July 5, 2002
Minimum Payment Due \$91.00
Credit Limit \$4,600.00
Credit Available \$58.00
Cash Credit Limit \$2,300.00
Cash Credit Available \$58.00

Previous Balance	\$4,551.80
Payments And Credits	- 95.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 84.97
New Balance	= \$4,541.77

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 1.50
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 1.50
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: September 6Keep using your Discover(R) Card and watch
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Transactions

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	Trans. Date	Post Date		
Payments and Credits	May 31	May 31	PAYMENT - THANK YOU	\$ -95.00

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	\$1684.22	0.05477%	19.99% F	19.99%	\$28.59	none
Cash Advances	\$2887.26	0.06299%	22.99% F	22.99%	\$56.38	\$0

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

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	September 6	Balance
Previous Cashback Bonus Award Balance	\$	1.50
Purchase Award This Period	+	0.00
Cashback Bonus Award Total		1.50
Cashback Bonus Award Balance		1.50
Award Available to Redeem	\$	0.00

Payment Due Date
August 5, 2002

\$

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000001986458119984769045441700095000009100

Discover Card Account Summary

Closing Date: July 6, 2002

page 1 of 2

Account number ending in 2220
Payment Due Date August 5, 2002
Minimum Payment Due \$91.00
Credit Limit \$4,600.00
Credit Available \$55.00
Cash Credit Limit \$2,300.00
Cash Credit Available \$55.00Previous Balance \$4,541.77
Payments And Credits - 95.00
Purchases + 15.00
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 82.40
New Balance = \$4,544.17You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance \$ 1.50
New Cashback Bonus Earned + 0.00
+ 0.04Cashback Bonus® Anniversary
Date: September 6Cashback Bonus Balance \$ 1.54
Available to Redeem \$ 0.00Keep using your Discover(R) Card and watch
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3. Write us at Discover Card, PO Box 30943,
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Transactions

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	Trans. Date	Post Date		
Payments and Credits	Jul 3	Jul 3	PAYMENT - THANK YOU	\$ -95.00
Gas/Automotive	Jun 28	Jun 28	SHEETZ #252-CLEARFIELD PA	15.00

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	\$1630.12	0.05477%	19.99% F	19.99%	\$26.78	none
Cash Advances	\$2943.24	0.06299%	22.99% F	22.99%	\$55.62	\$0

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

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	September 6	Balance
Previous Cashback Bonus Award Balance		\$ 1.50
Purchase Award This Period		+ 0.00
		0.04
Cashback Bonus Award Total		1.54
Cashback Bonus Award Balance		1.54
Award Available to Redeem		\$ 0.00

Payment Due Date
September 5, 2002

\$

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Discover Card Account Summary

Closing Date: August 6, 2002

page 1 of 2

Account number ending in	2220
Payment Due Date	September 5, 2002
Minimum Payment Due	\$91.00
Credit Limit	\$4,600.00
Credit Available	\$53.00
Cash Credit Limit	\$2,300.00
Cash Credit Available	\$53.00

Previous Balance	\$4,544.17
Payments And Credits	- 95.00
Purchases	+ 12.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 85.33
New Balance	= \$4,546.50

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 1.54
New Cashback Bonus Earned	+ 0.00
	+ 0.03

Cashback Bonus® Anniversary
Date: September 6

Cashback Bonus Balance	\$ 1.57
Available to Redeem	\$ 0.00

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3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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	Trans. Date	Post Date		
Payments and Credits	Aug 2	Aug 2	PAYMENT - THANK YOU	\$ -95.00
Gas/Automotive	Jul 25	Jul 25	SHEETZ #073 CLEARFIELD PA	12.00

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	\$1574.79	0.05477%	19.99% F	19.99%	\$26.74	none
Cash Advances	\$3000.32	0.06299%	22.99% F	22.99%	\$58.59	\$0

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

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	September 6	Balance
Previous Cashback Bonus Award Balance	\$	1.54
Purchase Award This Period	+	0.00
		0.03
Cashback Bonus Award Total		1.57
Cashback Bonus Award Balance		1.57
Award Available to Redeem	\$	0.00



\$4,551.86

\$92.00

Enter Amount Enclosed Below

Payment Due Date
October 5, 2002

\$

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Discover Card Account Summary

Closing Date: September 6, 2002

page 1 of 3

Account number ending in 2220
Payment Due Date October 5, 2002
Minimum Payment Due \$92.00
Credit Limit \$4,600.00
Credit Available \$48.00
Cash Credit Limit \$2,300.00
Cash Credit Available \$48.00

Previous Balance	\$4,546.50
Payments And Credits	- 95.00
Purchases	+ 15.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 85.36
New Balance	= \$4,551.86

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 1.57
New Cashback Bonus Earned	+ 0.00
	+ 0.04

Cashback Bonus® Anniversary
Date: September 6

Cashback Bonus Balance	\$ 1.61
Available to Redeem	\$ 0.00

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Transactions

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	Trans. Date	Post Date		
Payments and Credits	Aug 29	Aug 29	PAYMENT - THANK YOU	\$ -95.00
Supermarkets	Aug 21	Aug 21	UNI-MARTS #04009 OUTST CURWENSVILLE PA	15.00

Information For You

Our records show your current phone number as (314) 236-2822. If this is not correct please update it in the address
change area above.

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

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* According to the 2008 Brand Keys Customer Loyalty Engagement Index Report
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Closing Date: September 6, 2002

page 2 of 3

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	\$1508.98	0.05477%	19.99% F	19.99%	\$25.62	none
Cash Advances	\$3059.47	0.06299%	22.99% F	22.99%	\$59.74	\$0

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Questions? Manage your account at Discover.com or
call 1-800-DISCOVER (1-800-347-2683)

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date: September 6	Balance	
Previous Cashback Bonus Award Balance	\$	1.57
Purchase Award This Period	+	0.00
		0.04
Cashback Bonus Award Total		1.61
Cashback Bonus Award Balance		1.61
Award Available to Redeem	\$	0.00



\$4,549.94

591.00

Enter Amount Enclosed Below

Payment Due Date
November 5, 2002\$

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Discover Card Account Summary

Closing Date: October 6, 2002

page 1 of 2

Account number ending in 2220
Payment Due Date November 5, 2002
Minimum Payment Due \$91.00
Credit Limit \$4,600.00
Credit Available \$50.00
Cash Credit Limit \$2,300.00
Cash Credit Available \$50.00

Previous Balance	\$4,551.86
Payments And Credits	- 95.00
Purchases	+ 10.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 83.08
New Balance	= \$4,549.94

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 1.61
New Cashback Bonus Earned	+ 0.00
	+ 0.03

Cashback Bonus® Anniversary
Date: September 6

Cashback Bonus Balance	\$ 1.64
Available to Redeem	\$ 0.00

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award is at least \$20, you can redeem your
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3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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	Trans. Date	Post Date		
Payments and Credits	Oct 3	Oct 3	PAYMENT - THANK YOU	\$ -95.00
Gas/Automotive	Sep 9	Sep 9	SHEETZ #064 PHILIPSBURG PA	10.00

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	\$1469.85	0.05477%	19.99% F	19.99%	\$24.15	none
Cash Advances	\$3118.79	0.06299%	22.99% F	22.99%	\$58.93	\$0

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

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date: September 6	Balance	
Previous Cashback Bonus Award Balance	\$	1.61
Purchase Award This Period	+	0.00
		0.03
Cashback Bonus Award Total		1.64
Cashback Bonus Award Balance		1.64
Award Available to Redeem	\$	0.00



\$4,540.69

\$91.00

Enter Amount Enclosed Below

Payment Due Date
December 5, 2002

\$

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Discover Card Account Summary

Account number ending in 2220
 Payment Due Date December 5, 2002
 Minimum Payment Due \$91.00
 Credit Limit \$5,100.00
 Credit Available \$559.00
 Cash Credit Limit \$2,550.00
 Cash Credit Available \$559.00

Closing Date: November 6, 2002 page 1 of 2

Previous Balance	\$4,549.94
Payments And Credits	- 95.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 85.75
New Balance	= \$4,540.69

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 1.64
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 1.64
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: September 6Keep using your Discover(R) Card and watch
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Remember, once your Cashback Bonus
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3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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	Trans. Date	Post Date		
Payments and Credits	Nov 1	Nov 1	PAYMENT - THANK YOU	\$ -95.00

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01068%; corresponding ANNUAL PERCENTAGE
RATE: 3.90%. Rate is subject to the terms of the offer including expiration.

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	\$1393.76	0.05477%	19.99% F	19.99%	\$23.67	none
Cash Advances	\$3179.27	0.06299%	22.99% F	22.99%	\$62.08	\$0

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

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	September 6	Balance
Previous Cashback Bonus Award Balance	\$	1.64
Purchase Award This Period	+	0.00
Cashback Bonus Award Total		1.64
Cashback Bonus Award Balance		1.64
Award Available to Redeem	\$	0.00

Payment Due Date
January 5, 2003

\$

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Discover Card Account Summary

Closing Date: December 6, 2002

page 1 of 3

Account number ending in	2220
Payment Due Date	January 5, 2003
Minimum Payment Due	\$94.00
Credit Limit	\$5,100.00
Credit Available	\$406.00
Cash Credit Limit	\$2,550.00
Cash Credit Available	\$406.00

Previous Balance	\$4,540.69
Payments And Credits	- 95.00
Purchases	+ 164.09
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 84.11
New Balance	= \$4,693.89

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 1.64
New Cashback Bonus Earned	+ 0.00
	+ 0.41

Cashback Bonus® Anniversary
Date: September 6

Cashback Bonus Balance	\$ 2.05
Available to Redeem	\$ 0.00

Keep using your Discover(R) Card and watch
your Cashback Bonus(R) award grow!
Remember, once your Cashback Bonus
award is at least \$20, you can redeem your
award by calling us or by logging into the
Account Center at Discovercard.com.How Can We Help You?
It's your choice - 3 ways to helpPlease 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 27	Nov 27	PAYMENT - THANK YOU	\$ -95.00
Merchandise/Retail	Nov 23	Nov 23	JIMS SPORTS CENTER CLEARFIELD PA	104.09
Gas/Automotive	Nov 13	Nov 13	SHEETZ #252 CLEARFIELD PA	20.00
	Nov 19	Nov 19	SHEETZ #073 CLEARFIELD PA	22.00
Supermarkets	Nov 27	Nov 27	UNI-MARTS #04009 OUTSI CURWENSVILLE PA	18.00

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01068%; corresponding ANNUAL PERCENTAGE
RATE: 3.90%. Rate is subject to the terms of the offer including expiration.No Payments! No Late Fees! No Finance Charges! If you lose your job, suffer a disability or take an unpaid leave of
absence from work, Discover(R) AccountGuard(R) frees you from making Discover Card payments. You pay no monthly
payments, fees or finance charges for up to 2 years (up to 3 mos. for leave of absence). Call 1-877-883-1959 now!

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!*

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

Experience it for yourself at Discover.com

*According to the 2008 Brand Keys Customer Loyalty Engagement Index Report
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Closing Date: December 6, 2002

page 2 of 3

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

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

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

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	\$1392.28	0.05477%	19.99% F	19.99%	\$22.87	none
Cash Advances	\$3240.91	0.06299%	22.99% F	22.99%	\$61.24	\$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 Discover.com or
call 1-800-DISCOVER (1-800-347-2683)

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	September 6	Balance
Previous Cashback Bonus Award Balance		\$ 1.64
Purchase Award This Period		+ 0.00
		0.41
Cashback Bonus Award Total		2.05
Cashback Bonus Award Balance		2.05
Award Available to Redeem		\$ 0.00

Payment Due Date
February 5, 2003

\$

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

06 SDSN6A01 0008195

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

000001986458119984769048595800100000009800

Discover Card Account Summary

Closing Date: January 6, 2003

page 1 of 3

Account number ending in	2220
Payment Due Date	February 5, 2003
Minimum Payment Due	\$98.00
Credit Limit	\$5,100.00
Credit Available	\$240.00
Cash Credit Limit	\$2,550.00
Cash Credit Available	\$240.00

Previous Balance	\$4,693.89
Payments And Credits	- 100.00
Purchases	+ 174.59
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 91.10
New Balance	= \$4,859.58

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 2.05
New Cashback Bonus Earned	+ 0.00
	+ 0.44

Cashback Bonus® Anniversary
Date: September 6

Cashback Bonus Balance Available to Redeem	\$ 2.49
	\$ 0.00

Keep using your Discover(R) Card and watch
your Cashback Bonus(R) award grow!
Remember, once your Cashback Bonus
award is at least \$20, you can redeem your
award by calling us or by logging into the
Account Center at Discovercard.com.How Can We Help You?
It's your choice - 3 ways to helpPlease 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	Jan 1	Jan 1	PAYMENT - THANK YOU	\$ -100.00
Merchandise/Retail	Dec 13	Dec 13	BOBS ARMY AND NAVY CLEARFIELD PA	34.80
Services	Dec 9	Dec 9	TRACFONE WIRELESS ACCE PLAINFIELD IN	84.79
Supermarkets	Dec 5	Dec 7	UNI-MART #04088 CLEARFIELD PA	20.00
	Dec 14	Dec 14	UNI-MARTS #04009 OUTSI CURWENSVILLE PA	15.00
	Dec 20	Dec 20	UNI-MARTS #04009 OUTSI CURWENSVILLE PA	20.00

Information For You

No Payments! No Late Fees! No Finance Charges! If you lose your job, suffer a disability or take an unpaid leave of absence from work, Discover(R) AccountGuard(R) frees you from making Discover Card payments. You pay no monthly payments, fees or finance charges for up to 2 years (up to 3 mos. for leave of absence). Call 1-877-883-1959 now!

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!*

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

Experience it for yourself at Discover.com

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Closing Date: January 6, 2003

page 2 of 3

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

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

No matter where you go...SafeTrek is on the road with you! SafeTrek, the Chevron Travel Club's newest auto club plan offers nation-wide dispatch towing plus travel discounts that add up to security and savings! Pay with your Discover(R) Card and get 2 months FREE! Call 1-800-222-0535 and reference #S211DIS for more information on how to join!

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	\$1565.30	0.05477%	19.99% F	19.99%	\$26.59	none
Cash Advances	\$3303.76	0.05299%	22.99% F	22.99%	\$64.51	\$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 Discover.com or

call 1-800-DISCOVER (1-800-247-2603)

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	September 6	Balance
Previous Cashback Bonus Award Balance	\$	2.05
Purchase Award This Period	+	0.00
		0.44
Cashback Bonus Award Total		2.49
Cashback Bonus Award Balance		2.49
Award Available to Redeem	\$	0.00



\$5,066.74

\$102.00

Enter Amount Enclosed Below

Payment Due Date
March 5, 2003

\$

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You are nearing your credit limit; call today to
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000001986458119984769050667400100000010200

Discover Card Account Summary

Closing Date: February 6, 2003

page 1 of 3

Account number ending in	2220
Payment Due Date	March 5, 2003
Minimum Payment Due	\$102.00
Credit Limit	\$5,100.00
Credit Available	\$33.00
Cash Credit Limit	\$2,550.00
Cash Credit Available	\$33.00

Previous Balance	\$4,859.58
Payments And Credits	- 100.00
Purchases	+ 15.00
Cash Advances	+ 0.00
Balance Transfers	+ 200.00
Finance Charges	+ 92.16
New Balance	= \$5,066.74

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 2.49
New Cashback Bonus Earned	+ 0.00
	+ 0.04

Cashback Bonus® Anniversary
Date: September 6

Cashback Bonus Balance	\$ 2.53
Available to Redeem	\$ 0.00

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

How Can We Help You? 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	Jan 31	Jan 31	PAYMENT - THANK YOU	\$ -100.00
Balance Transfers	Jan 6	Jan 7	BALANCE TRANSFER CHECK 0309 APR 3.90% EXPIRES 02/2003	200.00
Supermarkets	Feb 2	Feb 2	UNI-MARTS #04009 OUTSI CURWENSVILLE PA	15.00

Information For You

Congratulations! Your special Balance Transfer rate(s) has been extended for another billing period, as described in the offer. Call 1-800-DISCOVER to find out which balance transfer rate(s) has been extended.

Please be sure to make the required transactions during this billing period to extend your special balance transfer rate(s) for another billing period! Rate extension subject to offer terms. Call 1-800-DISCOVER to find out which balance transfer rate is eligible and for additional information.

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!*

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

Experience it for yourself at Discover.com

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Closing Date: February 6, 2003

page 2 of 3

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

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

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

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

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	\$1514.80	0.05477%	19.99% F	19.99%	\$25.72	none
Cash Advances	\$3368.88	0.06299%	22.99% F	22.99%	\$65.78	\$0
Balance Transfers	\$200.32	0.01068%	3.90% F	3.90%	\$0.66	\$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 Discover.com or
call 1-800-DISCOVER (1-800-347-2683)

Cashback Bonus® **Award Summary**

Cashback Bonus Anniversary Date:	September 6	Balance
Previous Cashback Bonus Award Balance	\$	2.49
Purchase Award This Period	+	0.00
		0.04
Cashback Bonus Award Total		2.53
Cashback Bonus Award Balance		2.53
Award Available to Redeem	\$	0.00

Payment Due Date
April 5, 2003

\$

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Discover Card Account Summary

Closing Date: March 6, 2003

page 1 of 2

Account number ending in	2220
Payment Due Date	April 5, 2003
Minimum Payment Due	\$101.00
Credit Limit	\$5,100.00
Credit Available	\$54.00
Cash Credit Limit	\$2,550.00
Cash Credit Available	\$54.00

Previous Balance	\$5,066.74
Payments And Credits	- 105.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 83.65
New Balance	= \$5,045.39

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 2.53
New Cashback Bonus Earned	+ 0.00

Cashback Bonus® Anniversary
Date: September 6

Cashback Bonus Balance	\$ 2.53
Available to Redeem	\$ 0.00

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Remember, once your Cashback Bonus
award is at least \$20, you can redeem your
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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 27	Feb 27	PAYMENT - THANK YOU	\$ -105.00

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	\$1474.01	0.05477%	19.99% F	19.99%	\$22.61	none
Cash Advances	\$3432.04	0.06299%	22.99% F	22.99%	\$60.53	\$0
Balance Transfers	\$170.93	0.01068%	3.90% F	3.90%	\$0.51	\$0

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

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	September 6	Balance
Previous Cashback Bonus Award Balance	\$	2.53
Purchase Award This Period	+	0.00
Cashback Bonus Award Total		2.53
Cashback Bonus Award Balance		2.53
Award Available to Redeem	\$	0.00

Payment Due Date
May 5, 2003

\$

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000001986458119984769050305100110000010100

Discover Card Account Summary

Closing Date: April 6, 2003

page 1 of 2

Account number ending in	2220
Payment Due Date	May 5, 2003
Minimum Payment Due	\$101.00
Credit Limit	\$5,100.00
Credit Available	\$69.00
Cash Credit Limit	\$2,550.00
Cash Credit Available	\$69.00

Previous Balance	\$5,045.39
Payments And Credits	- 110.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 95.12
New Balance	= \$5,030.51

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 2.53
New Cashback Bonus Earned	+ 0.00

Cashback Bonus® Anniversary
Date: September 6

Cashback Bonus Balance	\$ 2.53
Available to Redeem	\$ 0.00

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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

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	Trans. Date	Post Date		
Payments and Credits	Apr 3	Apr 3	PAYMENT - THANK YOU	\$ -110.00

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	\$1580.78	0.05477%	19.99% F	19.99%	\$26.85	none
Cash Advances	\$3496.39	0.06299%	22.99% F	22.99%	\$68.27	\$0

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

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	September 6	Balance
Previous Cashback Bonus Award Balance	\$	2.53
Purchase Award This Period	+	0.00
Cashback Bonus Award Total		2.53
Cashback Bonus Award Balance		2.53
Award Available to Redeem	\$	0.00

Payment Due Date
June 5, 2003

\$

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receive important Account information and special offers.

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Discover Card Account Summary

Account number ending in	2220	Closing Date:	May 6, 2003	page 1 of 2
Payment Due Date	June 5, 2003	Previous Balance	\$5,030.51	
Minimum Payment Due	\$101.00	Payments And Credits	- 110.00	
Credit Limit	\$5,800.00	Purchases	+ 0.00	
Credit Available	\$787.00	Cash Advances	+ 0.00	
Cash Credit Limit	\$2,900.00	Balance Transfers	+ 0.00	
Cash Credit Available	\$787.00	Finance Charges	+ 91.81	
		New Balance	= \$5,012.32	

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 2.53
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 2.53
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: September 6Keep using your Discover(R) Card and watch
your Cashback Bonus(R) award grow!
Remember, once your Cashback Bonus
award is at least \$20, you can redeem your
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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 \$ -110.00

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	\$1488.70	0.05477%	19.99% F	19.99%	\$24.46	none
Cash Advances	\$3564.19	0.06299%	22.99% F	22.99%	\$67.35	\$0

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

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	September 6	Balance
Previous Cashback Bonus Award Balance	\$	2.53
Purchase Award This Period	+	0.00
Cashback Bonus Award Total		2.53
Cashback Bonus Award Balance		2.53
Award Available to Redeem	\$	0.00

Payment Due Date
July 5, 2003

\$

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receive important Account information and special offers.

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Discover Card Account Summary

Closing Date: June 6, 2003

page 1 of 3

Account number ending in	2220
Payment Due Date	July 5, 2003
Minimum Payment Due	\$110.00
Credit Limit	\$5,800.00
Credit Available	\$337.00
Cash Credit Limit	\$2,900.00
Cash Credit Available	\$337.00

Previous Balance	\$5,012.32
Payments And Credits	- 105.00
Purchases	+ 250.07
Cash Advances	+ 200.00
Balance Transfers	+ 0.00
Finance Charges	+ 104.67
New Balance	= \$5,462.06

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 2.53
New Cashback Bonus Earned	+ 0.00
	+ 0.62

Cashback Bonus® Anniversary
Date: September 6

Cashback Bonus Balance	\$ 3.15
Available to Redeem	\$ 0.00

Keep using your Discover(R) Card and watch
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Remember, once your Cashback Bonus
award is at least \$20, you can redeem your
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Account Center at Discovercard.com.How Can We Help You?
It's your choice - 3 ways to helpPlease 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	May 30	May 30	PAYMENT - THANK YOU	\$ -105.00
Merchandise/Retail	May 13	May 13	WALMRT SUPERCNT 002129 CLEARFIELD PA	39.19
	May 16	May 16	WALMRT SUPERCNT 002129 CLEARFIELD PA	92.78
	May 18	May 18	WALMRT SUPERCNT 002129 CLEARFIELD PA	45.97
	May 31	May 31	PAYLESS SHOE SOURCE DUBOIS PA	29.48
Gas/Automotive	May 13	May 13	SHEETZ #252 CLEARFIELD PA	20.00
Services	Jun 3	Jun 3	PAYPAL *FROSEN4220 402 935 7733 CA	22.65
Cash Advances	May 27	May 27	COUNTY NATIONAL BANK PHILIPSBURG PA	200.00
	May 27	May 27	CASH ADVANCE TRANS FEE FINANCE CHARGE	6.00

Information For You

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

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

Experience it for yourself at Discover.com

* According to the 2008 Brand Keys Customer Loyalty Engagement Index Report
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Closing Date: June 6, 2003

page 2 of 3

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

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

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

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

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	\$1548.50	0.05477%	19.99% F	19.99%	\$26.29	none
Promotional Purchases	\$2.92	0.01068%	3.90% F	3.90%	\$0	\$0
Cash Advances	\$3706.63	0.06299%	22.99% F	25.37%	\$72.38	\$6.00

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

Questions? Manage your account at Discover.com or
call 1-800-DISCOVER (1-800-347-2683)

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date: September 6	Balance
Previous Cashback Bonus Award Balance	\$ 2.53
Purchase Award This Period	+ 0.00
	0.62
	0.00
Cashback Bonus Award Total	3.15
Cashback Bonus Award Balance	3.15
Award Available to Redeem	\$ 0.00



\$5,571.15

\$112.00

Enter Amount Enclosed Below

Payment Due Date
August 5, 2003

\$

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

06 SDSN6A01 0008201

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1176 BLOOMINGTON AVE
CURWENSVILLE PA 16833-6709Will your payment get to us on time? Pay
your bill online and your payment can be
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Discover.com/payments today.PO BOX 71084
CHARLOTTE NC 28272-1084Address, e-mail or telephone change? Print change in space
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receive important Account information and special offers.

000001986458119984769055711500125000011200

Discover Card Account Summary

Closing Date: July 6, 2003

page 1 of 3

Account number ending in	2220
Payment Due Date	August 5, 2003
Minimum Payment Due	\$112.00
Credit Limit	\$5,800.00
Credit Available	\$228.00
Cash Credit Limit	\$2,900.00
Cash Credit Available	\$228.00

Previous Balance	\$5,462.06
Payments And Credits	- 125.00
Purchases	+ 134.24
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 99.85
New Balance	= \$5,571.15

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 3.15
New Cashback Bonus Earned	+ 0.00
	+ 0.34

Cashback Bonus® Anniversary
Date: September 6

Cashback Bonus Balance	\$ 3.49
Available to Redeem	\$ 0.00

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

How Can We Help You?

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	Jul 2	Jul 2	PAYMENT - THANK YOU	\$ -125.00
Merchandise/Retail	Jun 14	Jun 14	VALUE CITY 0133 ALTOONA PA	45.96
	Jun 25	Jun 25	FOSTER SMITH MAIL ORDR 800-562-7169 WI	53.28
			00000012772777	
Gas/Automotive	Jun 18	Jun 18	0064 SHEETZ00000646498 PHILIPSBURG PA	15.00
Supermarkets	Jun 13	Jun 13	0073 SHEETZ00000737498 CLEARFIELD PA	20.00

Information For You

Simplify and Save! Use your Discover(R) Card to pay off high-rate balances today. You can save money and consolidate
your debt into one convenient payment. Call 1-800-767-7319 to see if a Balance Transfer offer is available for you.For a list of our great Cashback Bonus(R) Partners, login to the Account Center at Discovercard.com or call us at
1-877-YOUR-AWARD (1-877-968-7292).

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!*

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

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Closing Date: July 6, 2003

page 2 of 3

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

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

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Come visit and get to know Wal-Mart Mexico's wide range of stores & restaurants in more than 600 locations all over the country and be sure to use your Discover(R) Card. Locations include: Wal-Mart Supercenter, Bodega Aurrera, Superama, Sam's Club, Suburbia, Vips, Porton and Ragazzi where you can find Every Day Low Prices!

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	\$1557.33	0.05477%	19.99% F	19.99%	\$25.59	none
Promotional Purchases	\$101.03	0.01068%	3.90% F	3.90%	\$0.32	\$0
Cash Advances	\$3913.09	0.06299%	22.99% F	22.99%	\$73.94	\$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 Discover.com or
call 1-800-DISCOVER (1-800-347-2683)

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	September 6	Balance
Previous Cashback Bonus Award Balance		\$ 3.15
Purchase Award This Period		+ 0.00
		0.34
Cashback Bonus Award Total		3.49
Cashback Bonus Award Balance		3.49
Award Available to Redeem		\$ 0.00



\$5,617.45

\$113.00

Enter Amount Enclosed Below

Payment Due Date
September 5, 2003

\$

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

06 SDSN6A01 0008202

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

000001986458119984769056174500120000011300

Discover Card Account Summary

Closing Date: August 6, 2003

page 1 of 3

Account number ending in 2220
Payment Due Date September 5, 2003
Minimum Payment Due \$113.00
Credit Limit \$5,800.00
Credit Available \$182.00
Cash Credit Limit \$2,900.00
Cash Credit Available \$182.00

Previous Balance	\$5,571.15
Payments And Credits	- 120.00
Purchases	+ 62.50
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 103.80
New Balance	= \$5,617.45

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 3.49
New Cashback Bonus Earned	+ 0.00
	+ 0.16

Cashback Bonus® Anniversary
Date: September 6

Cashback Bonus Balance	\$ 3.65
Available to Redeem	\$ 0.00

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

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

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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		
Payments and Credits	Aug 1	Aug 1	PAYMENT - THANK YOU	\$ -120.00
Gas/Automotive	Jul 11	Jul 11	0033 SHEETZ00000331498 ALTOONA PA	18.50
Supermarkets	Jul 14	Jul 14	UNI-MART #04003 HYDE PA	19.00
Government Services	Jul 28	Jul 28	PA DRIVER/VEHICLE SERV 8009324600 PA	25.00

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"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

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Closing Date: August 6, 2003

page 2 of 3

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	\$1497.44	0.05477%	19.99% F	19.99%	\$25.43	none
Promotional Purchases	\$150.46	0.01068%	3.90% F	3.90%	\$0.48	\$0
Cash Advances	\$3988.97	0.06299%	22.99% F	22.99%	\$77.89	\$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 Discover.com or

call 1.800.DISCOVER (1.800.347.2682)

Cashback Bonus [®] Award Summary

Cashback Bonus Anniversary Date:	September 6	Balance
Previous Cashback Bonus Award Balance		\$ 3.49
Purchase Award This Period		+ 0.00
		0.16
Cashback Bonus Award Total		3.65
Cashback Bonus Award Balance		3.65
Award Available to Redeem		\$ 0.00



\$5,617.73

\$113.00

Enter Amount Enclosed Below

Payment Due Date
October 5, 2003

\$

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pay online @ Discovercard.com.

06 SDSN6A01 0008203

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1176 BLOOMINGTON AVE
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CHARLOTTE NC 28272-1084Address, e-mail or telephone change? Print change in space
above, or go to Discover.com. Print your e-mail address to
receive important Account information and special offers.

000001986458119984769056177300120000011300

Discover Card Account Summary

Closing Date: September 6, 2003

page 1 of 2

Account number ending in	2220
Payment Due Date	October 5, 2003
Minimum Payment Due	\$113.00
Credit Limit	\$5,800.00
Credit Available	\$182.00
Cash Credit Limit	\$2,900.00
Cash Credit Available	\$182.00

Previous Balance	\$5,617.45
Payments And Credits	- 120.00
Purchases	+ 15.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 105.28
New Balance	= \$5,617.73

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 3.65
New Cashback Bonus Earned	+ 0.00
	+ 0.04

Cashback Bonus® Anniversary
Date: September 6

Cashback Bonus Balance	\$ 3.69
Available to Redeem	\$ 0.00

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your Cashback Bonus(R) award grow!
Remember, once your Cashback Bonus
award is at least \$20, you can redeem your
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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		
Payments and Credits	Aug 29	Aug 29	PAYMENT - THANK YOU	\$ -120.00
Gas/Automotive	Aug 14	Aug 14	0073 SHEETZ00000737498 CLEARFIELD PA	15.00

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	\$1510.73	0.05477%	19.99% F	19.99%	\$25.65	none
Promotional Purchases	\$66.75	0.01068%	3.90% F	3.90%	\$0.20	\$0
Cash Advances	\$4067.60	0.06299%	22.99% F	22.99%	\$79.43	\$0

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

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date: September 6	Balance
Previous Cashback Bonus Award Balance	\$ 3.65
Purchase Award This Period	+ 0.00
	0.04
Cashback Bonus Award Total	3.69
Cashback Bonus Award Balance	3.69
Award Available to Redeem	\$ 0.00

Payment Due Date
November 5, 2003

\$

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06 SDSN6A01 0008204

LEZZER, MICHELLE T
1176 BLOOMINGTON AVE
CURWENSVILLE PA 16833-6709

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receive important Account information and special offers.

000001986458119984769056765400120000011400

Discover Card Account Summary

Closing Date: October 6, 2003

page 1 of 3

Account number ending in 2220
Payment Due Date November 5, 2003
Minimum Payment Due \$114.00
Credit Limit \$5,800.00
Credit Available \$123.00
Cash Credit Limit \$2,900.00
Cash Credit Available \$123.00

Previous Balance	\$5,617.73
Payments And Credits	- 120.00
Purchases	+ 75.85
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 102.96
New Balance	= \$5,676.54

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 3.69
New Cashback Bonus Earned	+ 0.00
	+ 0.19

Cashback Bonus® Anniversary
Date: September 6

Cashback Bonus Balance	\$ 3.88
Available to Redeem	\$ 0.00

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

How Can We Help You?

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	Oct 2	Oct 2	PAYMENT - THANK YOU	\$ -120.00
Gas/Automotive	Sep 20	Sep 20	UNI-MARTS #04009 OUTSI CURWENSVILLE PA	19.00
	Sep 22	Sep 22	UNI-MARTS #04009 OUTSI CURWENSVILLE PA	18.00
Services	Sep 22	Sep 22	HAZLETON ONLINE HAZLETON PA	38.85

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"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

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Closing Date: October 6, 2003

page 2 of 3

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	\$1488.24	0.05477%	19.99% F	19.99%	\$24.45	none
Promotional Purchases	\$51.90	0.01068%	3.90% F	3.90%	\$0.16	\$0
Cash Advances	\$4146.48	0.06299%	22.99% F	22.99%	\$78.35	\$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 Discover.com or
call 1-800-DISCOVER (1-800-347-2689)

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date: September 6	Balance
Previous Cashback Bonus Award Balance	\$ 3.69
Purchase Award This Period	+ 0.00
	0.19
Cashback Bonus Award Total	3.88
Cashback Bonus Award Balance	3.88
Award Available to Redeem	\$ 0.00

Payment Due Date
December 5, 2003

\$

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

06 SDSN6A01 0008205

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1176 BLOOMINGTON AVE
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CHARLOTTE NC 28272-1084

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

000001986458119984769058983800125000011800

Discover Card Account Summary

Closing Date: November 6, 2003

page 1 of 2

Account number ending in	2220
Payment Due Date	December 5, 2003
Minimum Payment Due	\$118.00
Credit Limit	\$6,500.00
Credit Available	\$601.00
Cash Credit Limit	\$3,300.00
Cash Credit Available	\$601.00

Previous Balance	\$5,676.54
Payments And Credits	- 125.00
Purchases	+ 239.95
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 106.89
New Balance	= \$5,898.38

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 3.88
New Cashback Bonus Earned	+ 0.00
	+ 0.60

Cashback Bonus® Anniversary
Date: September 6

Cashback Bonus Balance	\$ 4.48
Available to Redeem	\$ 0.00

Keep using your Discover(R) Card and watch
your Cashback Bonus(R) award grow!
Remember, once your Cashback Bonus
award is at least \$20, you can redeem your
award by calling us or by logging into the
Account Center at Discovercard.com.How Can We Help You?
It's your choice - 3 ways to helpPlease 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		
Payments and Credits	Oct 30	Oct 30	PAYMENT - THANK YOU	\$ -125.00
Merchandise/Retail	Oct 11	Oct 11	AMAZON.COM *SUPERSTOR AMAZON.COM WA 22001922299876	11.87
	Oct 12	Oct 12	AMAZON.COM *SUPERSTOR AMAZON.COM WA 87806347016557	19.96
	Nov 4	Nov 4	AMAZON.COM *SUPERSTOR AMAZON.COM WA 42093804670480	15.89
	Nov 4	Nov 4	AMAZON.COM *SUPERSTOR AMAZON.COM WA 58625643390556	42.39
	Nov 4	Nov 4	AMAZON.COM *SUPERSTOR AMAZON.COM WA 60734853208832	51.90
Services	Nov 4	Nov 4	VERIZON INTERNET SOL 800-567-6789 TX	16.94
Government Services	Oct 30	Oct 30	PA DRIVER/VEHICLE SERV 8009324600 PA	81.00

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!*

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

Experience it for yourself at Discover.com

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Closing Date: November 6, 2003

page 2 of 2

Information For You

Congratulations! Your Account's cash credit limit has been increased to \$3,300.00.

No payments. No penalties. No problem. Discover(R) AccountGuard(R) gives you the ability to put your payments and periodic finance charges on hold if you lose your job, take a leave of absence, become disabled, hospitalized, get married, divorced, give birth, adopt a child, or move. Call 1-877-883-1959 to enroll! ***** Your purchase of AccountGuard is optional. Whether or not you purchase AccountGuard will not affect your application for credit or the other terms of any existing credit agreement you have with us. Additional Disclosures. We will give you AccountGuard Terms and Conditions before you are required to pay. There are eligibility requirements, conditions, and exclusions that could prevent you from receiving benefits under AccountGuard. You should carefully read the AccountGuard Terms and Conditions for a full explanation of the terms of AccountGuard.

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

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

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

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

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	\$1412.46	0.05477%	19.99% F	19.99%	\$23.98	none
Promotional Purchases	\$116.82	0.01068%	3.90% F	3.90%	\$0.37	\$0
Cash Advances	\$4226.88	0.06299%	22.99% F	22.99%	\$82.54	\$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 Discover.com or
call 1-800-DISCOVER (1-800-347-2683)

Payment Due Date
January 5, 2004

\$

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

06 SDSN6A01 0008206

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above, or go to Discover.com. Print your e-mail address to
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PO BOX 71084

CHARLOTTE NC 28272-1084

000001986458119984769061682800125000012400

Discover Card Account Summary

Closing Date: December 6, 2003

page 1 of 2

Account number ending in	2220
Payment Due Date	January 5, 2004
Minimum Payment Due	\$124.00
Credit Limit	\$6,500.00
Credit Available	\$331.00
Cash Credit Limit	\$3,300.00
Cash Credit Available	\$331.00

Previous Balance	\$5,898.38
Payments And Credits	- 125.00
Purchases	+ 289.29
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 105.61
New Balance	= \$6,168.28

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 4.48
New Cashback Bonus Earned	+ 0.00
	+ 0.72

Cashback Bonus® Anniversary
Date: September 6

Cashback Bonus Balance Available to Redeem	\$ 5.20
	\$ 0.00

Keep using your Discover(R) Card and watch
your Cashback Bonus(R) award grow!
Remember, once your Cashback Bonus
award is at least \$20, you can redeem your
award by calling us or by logging into the
Account Center at Discovercard.com.How Can We Help You?
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 28	Nov 28	PAYMENT - THANK YOU	\$ -125.00
Merchandise/Retail	Nov 11	Nov 11	THE SHOE SHOW 126 DU BOIS PA	26.47
	Nov 23	Nov 23	COLDWATER CREEK #10 800-262-0040 ID W51503020001	127.23
Gas/Automotive	Nov 22	Nov 22	UNI-MARTS #04009 OUTSI CURWENSVILLE PA	20.00
Services	Nov 12	Nov 12	EBAY S HALF COM 800 545 9857 CA	11.49
	Nov 14	Nov 14	EBAY S HALF COM 800 545 9857 CA	51.86
	Nov 19	Nov 19	EBAY S HALF COM 800 545 9857 CA	22.29
	Dec 4	Dec 4	VERIZON INTERNET SOL 800-567-6789 TX	29.95

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

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!*

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

Experience it for yourself at Discover.com

* According to the 2008 Brand Keys Customer Loyalty Engagement Index Report
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Closing Date: December 6, 2003

page 2 of 2

Information For You

No payments. No penalties. No problem. Discover(R) AccountGuard(R) gives you the ability to put your payments and periodic finance charges on hold if you lose your job, take a leave of absence, become disabled, hospitalized, get married, divorced, give birth, adopt a child, or move. Call 1-877-883-1959 to enroll! ***** Your purchase of AccountGuard is optional. Whether or not you purchase AccountGuard will not affect your application for credit or the other terms of any existing credit agreement you have with us. Additional Disclosures. We will give you AccountGuard Terms and Conditions before you are required to pay. There are eligibility requirements, conditions, and exclusions that could prevent you from receiving benefits under AccountGuard. You should carefully read the AccountGuard Terms and Conditions for a full explanation of the terms of AccountGuard.

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

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

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

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	\$1402.52	0.05477%	19.99% F	19.99%	\$23.05	none
Promotional Purchases	\$358.33	0.01068%	3.90% F	3.90%	\$1.14	\$0
Cash Advances	\$4308.85	0.06299%	22.99% F	22.99%	\$81.42	\$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 Discover.com or
call 1-800-DISCOVER (1-800-347-2683)

Payment Due Date
February 5, 2004

\$

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

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

000001986458119984769063668600130000012800

Discover Card Account Summary

Closing Date: January 6, 2004

page 1 of 2

Account number ending in	2220
Payment Due Date	February 5, 2004
Minimum Payment Due	\$128.00
Credit Limit	\$6,500.00
Credit Available	\$133.00
Cash Credit Limit	\$3,300.00
Cash Credit Available	\$133.00

Previous Balance	\$6,168.28
Payments And Credits	- 130.00
Purchases	+ 209.47
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 119.11
New Balance	= \$6,366.86

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 5.20
New Cashback Bonus Earned	+ 0.00
	+ 0.52

Cashback Bonus® Anniversary
Date: September 6

Cashback Bonus Balance	\$ 5.72
Available to Redeem	\$ 0.00

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

How Can We Help You?

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	Dec 31	Dec 31	PAYMENT - THANK YOU	\$ -130.00
Merchandise/Retail	Dec 7	Dec 7	CHOICE SHIRTS 856-4061030 NJ	47.65
	Dec 16	Dec 16	WALMRT SUPERCNT 002129 CLEARFIELD PA	131.84
Services	Dec 7	Dec 7	EBAY S HALF COM 800 545 9857 CA	9.69
	Dec 21	Dec 21	EBAY S HALF COM 800 545 9857 CA	12.51
	Dec 31	Dec 31	EBAY S HALF COM 800 545 9857 CA	7.78

Information For You

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James T.—Cleveland, Ohio

Experience it for yourself at Discover.com

* According to the 2008 Brand Keys Customer Loyalty Engagement Index Report
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Closing Date: January 6, 2004

page 2 of 2

No payments. No penalties. No problem. Discover(R) AccountGuard(R) gives you the ability to put your payments and periodic finance charges on hold if you lose your job, take a leave of absence, become disabled, hospitalized, get married, divorced, give birth, adopt a child, or move. Call 1-877-883-1959 to enroll! ***** Your purchase of AccountGuard is optional. Whether or not you purchase AccountGuard will not affect your application for credit or the other terms of any existing credit agreement you have with us. Additional Disclosures. We will give you AccountGuard Terms and Conditions before you are required to pay. There are eligibility requirements, conditions, and exclusions that could prevent you from receiving benefits under AccountGuard. You should carefully read the AccountGuard Terms and Conditions for a full explanation of the terms of AccountGuard.

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

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

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	\$1963.42	0.05477%	19.99% F	19.99%	\$33.34	none
Cash Advances	\$4392.40	0.06299%	22.99% F	22.99%	\$85.77	\$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 Discover.com or
call 1-800-DISCOVER (1-800-347-2683)

Payment Due Date
March 5, 2004

\$

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000001986458119984769063737100135000012800

Discover Platinum Card Account Summary

Closing Date: February 6, 2004. page 1 of 2

Account number ending in 2220
Payment Due Date March 5, 2004
Minimum Payment Due \$128.00
Credit Limit \$6,500.00
Credit Available \$126.00
Cash Credit Limit \$3,300.00
Cash Credit Available \$126.00Previous Balance \$6,366.86
Payments And Credits - 135.00
Purchases + 21.50
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 120.35
New Balance = \$6,373.71You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance \$ 5.72
New Cashback Bonus Earned + 0.00
+ 0.05Cashback Bonus® Anniversary
Date: September 6Cashback Bonus Balance \$ 5.72
Available to Redeem \$ 0.00How Can We Help You?
It's your choice - 3 ways to helpPlease 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	Jan 31	Jan 31	PAYMENT - THANK YOU	\$ -135.00
Gas/Automotive	Jan 7	Jan 7	0073 SHEETZ00000737498 CLEARFIELD PA	21.50

Information For You

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

Simplify and save with three easy ways to transfer balances to your Discover(R) Card. Call 1-877-353-0989 to see if a
Balance Transfer offer is available for you, go to **Discovercard.com** or look for Balance Transfer checks in the mail.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$1937.13	0.05477%	19.99% F	19.99%	\$32.89	none
Cash Advances	\$4478.99	0.06299%	22.99% F	22.99%	\$87.46	\$0

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

Get organized with paperless statements. Start receiving your Discover(R) Card statement exclusively online! No more
worries about added clutter, lost statements or postal delays. You'll get an email when your current statement is available.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	September 6	Balance
Previous Cashback Bonus Award Balance		\$ 5.72
Purchase Award This Period		+ 0.00
		0.05
Cashback Bonus Award Total		5.77
Cashback Bonus Award Balance		5.77
Award Available to Redeem		\$ 0.00

Payment Due Date
April 5, 2004

\$

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000001986458119984769063514000135000012800

Discover Platinum Card Account Summary

Closing Date: March 6, 2004

page 1 of 1

Account number ending in 2220
Payment Due Date April 5, 2004
Minimum Payment Due \$128.00
Credit Limit \$6,500.00
Credit Available \$148.00
Cash Credit Limit \$3,300.00
Cash Credit Available \$148.00Previous Balance \$6,373.71
Payments And Credits - 135.00
Purchases + 0.00
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 112.69
New Balance = \$6,351.40You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance \$ 5.77
New Cashback Bonus Earned + 0.00Cashback Bonus® Anniversary
Date: September 6Cashback Bonus Balance \$ 5.77
Available to Redeem \$ 0.00Keep using your Discover(R) Card and watch
your Cashback Bonus(R) award grow!
Remember, once your Cashback Bonus
award is at least \$20, you can redeem your
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Account Center at Discovercard.com.How Can We Help You?
It's your choice - 3 ways to helpPlease have your Discover Card available.
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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

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Trans. Date	Post Date		
Payments and Credits	Mar 3	Mar 3	PAYMENT - THANK YOU
			\$ -135.00

Information For You

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

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 29 days						
Purchases	\$1845.06	0.05477%	19.99% F	19.99%	\$29.31	none
Cash Advances	\$4564.39	0.06299%	22.99% F	22.99%	\$83.38	\$0

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

CALL FOR EXCITING NEW BALANCE TRANSFER RATES! Save money and simplify your life by consolidating your debt.
Call 1-877-353-0985 today to see if an offer is available for you!

Payment Due Date
May 5, 2004

\$

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receive important Account information and special offers.

000001986458119984769063366400135000012700

Discover Platinum Card Account Summary

Closing Date: April 6, 2004

page 1 of 2

Account number ending in 2220
Payment Due Date May 5, 2004
Minimum Payment Due \$127.00
Credit Limit \$6,500.00
Credit Available \$163.00
Cash Credit Limit \$3,300.00
Cash Credit Available \$163.00

Previous Balance	\$6,351.40
Payments And Credits	- 135.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 120.24
New Balance	= \$6,336.64

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 5.77
New Cashback Bonus Earned	+ 0.00
	+ 5.00

Cashback Bonus® Since Anniversary Date
of September 6: \$7.08

Cashback Bonus Balance	\$ 10.77
Available to Redeem	\$ 0.00

How Can We Help You?
It's your choice - 3 ways to helpPlease 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 1	Apr 1	PAYMENT - THANK YOU
			\$ -135.00

Information For You

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

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

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	\$1731.99	0.05477%	19.99% F	19.99%	\$29.41	none
Cash Advances	\$4651.45	0.06299%	22.99% F	22.99%	\$90.83	\$0

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

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

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	September 6	Balance
Previous Cashback Bonus Award Balance		\$ 5.77
Purchase Award This Period		+ 0.00
		5.00
Cashback Bonus Award Total		10.77
Cashback Bonus Award Balance		10.77
Award Available to Redeem		\$ 0.00

Payment Due Date
June 5, 2004

\$

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Card or pay online @ Discovercard.com.

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1176 BLOOMINGTON AVE
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000001986458119984769063420900150000012700

Discover Platinum Card Account Summary

Closing Date: May 6, 2004

page 1 of 2

Account number ending in 2220
Payment Due Date June 5, 2004
Minimum Payment Due \$127.00
Credit Limit \$6,500.00
Credit Available \$157.00
Cash Credit Limit \$3,300.00
Cash Credit Available \$157.00

Previous Balance	\$6,336.64
Payments And Credits	- 150.00
Purchases	+ 38.94
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 116.51
New Balance	= \$6,342.09

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 10.77
New Cashback Bonus Earned	+ 0.00
	+ 0.10

Cashback Bonus® Since Anniversary Date
of September 6: \$7.18

Cashback Bonus Balance	\$ 10.87
Available to Redeem	\$ 0.00

How Can We Help You?
It's your choice - 3 ways to helpPlease 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 30	Apr 30	PAYMENT - THANK YOU	\$ -150.00
Merchandise/Retail	Apr 20	Apr 20	PPS/ HIT WAY 8586753350 CA	38.94

Information For You

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

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

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$1638.34	0.05477%	19.99% F	19.99%	\$26.91	none
Cash Advances	\$4741.65	0.06299%	22.99% F	22.99%	\$89.60	\$0

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

Build your Cashback Bonus(R) award with every bill you pay automatically with your Discover(R) Card. Cell phone, cable and Internet service and health clubs: you can pay so many recurring bills with your Discover Card. What a smart way to

Cashback Bonus® Award Summary

Cashback Bonus Anniversary Date:	September 6	Balance
Previous Cashback Bonus Award Balance	\$	10.77
Purchase Award This Period	+	0.00
		0.10
Cashback Bonus Award Total		10.87
Cashback Bonus Award Balance		10.87
Award Available to Redeem	\$	0.00



\$6,317.76

\$127.00

Enter Amount Enclosed Below

Payment Due Date
July 5, 2004

\$

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

06 SDSN6A01 0008212

LEZZER, MICHELLE T
1176 BLOOMINGTON AVE
CURWENSVILLE PA 16833-6709Will 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
Discover.com/payments today.

PO BOX 71084

CHARLOTTE NC 28272-1084

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

000001986458119984769063177600145000012700

Discover Platinum Card Account Summary

Closing Date: June 6, 2004

page 1 of 1

Account number ending in 2220
Payment Due Date July 5, 2004
Minimum Payment Due \$127.00
Credit Limit \$6,500.00
Credit Available \$182.00
Cash Credit Limit \$3,300.00
Cash Credit Available \$182.00

Previous Balance	\$6,342.09
Payments And Credits	- 145.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 120.67
New Balance	= \$6,317.76

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 10.87
New Cashback Bonus Earned	+ 0.00

Cashback Bonus® Since Anniversary Date
of September 6: \$7.18

Cashback Bonus Balance	\$ 10.87
Available to Redeem	\$ 0.00

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

How Can We Help You?

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	Jun 3	Jun 3	PAYMENT - THANK YOU	\$ -145.00

Information For You

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

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$1548.12	0.05477%	19.99% F	19.99%	\$26.29	none
Cash Advances	\$4833.60	0.06299%	22.99% F	22.99%	\$94.38	\$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? Enjoy peace of mind by knowing The Register(R)
service is here to help you should you ever lose your credit, debit and ATM cards. Call 1-800-347-3305 to enroll today.

Payment Due Date
August 5, 2004

\$

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

06 SDSN6A01 0008213

LEZZER, MICHELLE T
1176 BLOOMINGTON AVE
CURWENSVILLE PA 16833-6709Will 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
Discover.com/payments today.PO BOX 71084
CHARLOTTE NC 28272-1084Address, e-mail or telephone change? Print change in space
above, or go to Discover.com. Print your e-mail address to
receive important Account information and special offers.

000001986458119984769062991200135000012600

Discover Platinum Card Account Summary

Closing Date: July 6, 2004

page 1 of 1

Account number ending in	2220
Payment Due Date	August 5, 2004
Minimum Payment Due	\$126.00
Credit Limit	\$6,500.00
Credit Available	\$200.00
Cash Credit Limit	\$3,300.00
Cash Credit Available	\$200.00

Previous Balance	\$6,317.76
Payments And Credits	- 135.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 116.36
New Balance	= \$6,299.12

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 10.87
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 10.87
Available to Redeem	\$ 0.00

Cashback Bonus® Since Anniversary Date
of September 6: \$7.18Keep using your Discover(R) Card and watch
your Cashback Bonus(R) award grow!
Remember, once your Cashback Bonus
award is at least \$20, you can redeem your
award by calling us or by logging into the
Account Center at Discovercard.com.How Can We Help You?
It's your choice - 3 ways to helpPlease 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	Jun 30	Jun 30	PAYMENT - THANK YOU \$ -135.00

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	\$1415.21	0.05477%	19.99% F	19.99%	\$23.25	none
Cash Advances	\$4927.32	0.06299%	22.99% F	22.99%	\$93.11	\$0

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

Build your Cashback Bonus(R) award with every bill you pay automatically with your Discover(R) Card. Cell phone, cable
and Internet service and health clubs: you can pay so many recurring bills with your Discover Card. What a smart, easy way



\$6,315.09

\$127.00

Enter Amount Enclosed Below

Payment Due Date
September 5, 2004

\$

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

06 SDSN6A01 0008214

LEZZER, MICHELLE T
1176 BLOOMINGTON AVE
CURWENSVILLE PA 16833-6709Will 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
Discover.com/payments today.PO BOX 71084
CHARLOTTE NC 28272-1084Address, e-mail or telephone change? Print change in space
above, or go to Discover.com. Print your e-mail address to
receive important Account information and special offers.

000001986458119984769063150900135000012700

Discover Platinum Card Account Summary

Closing Date: August 6, 2004

page 1 of 2

Account number ending in 2220
Payment Due Date September 5, 2004
Minimum Payment Due \$127.00
Credit Limit \$6,500.00
Credit Available \$184.00
Cash Credit Limit \$3,300.00
Cash Credit Available \$184.00

Previous Balance \$6,299.12
Payments And Credits - 135.00
Purchases + 30.42
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 120.55
New Balance = \$6,315.09

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

Cashback Bonus®

Opening Cashback Bonus Balance \$ 10.87
New Cashback Bonus Earned + 0.00
+ 0.08

Cashback Bonus® Since Anniversary Date
of September 6: \$7.26

Cashback Bonus Balance \$ 10.95
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	Aug 4	Aug 4	PAYMENT - THANK YOU	\$ -135.00
Merchandise/Retail	Aug 5	Aug 5	QVC*2942498064 800-367-9444 PA	30.42

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01342%; corresponding ANNUAL PERCENTAGE
RATE: 4.90%. Rate is subject to the terms of the offer including expiration.Call 1-877-353-0986 today or visit Discovercard.com to find out if you qualify for a valuable Balance Transfer offer. It's a
fast and easy way to save money!

Finance Charge Summary

	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	\$1323.37	0.05477%	19.99% F	19.99%	\$22.47	none
Cash Advances	\$5022.87	0.06299%	22.99% F	22.99%	\$98.08	\$0

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

By paying your bill by check, you agree to the processing of your payment electronically. If your check is processed
electronically, it is possible the funds will be withdrawn from your checking account on the same day we receive the check.

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	September 6	Balance
Previous Cashback Bonus Award Balance		\$ 10.87
Purchase Award This Period		+ 0.00
		0.08
Cashback Bonus Award Total		10.95
Cashback Bonus Award Balance		10.95
Award Available to Redeem		\$ 0.00

Payment Due Date
October 5, 2004

\$

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

06 SDSN6A01 0008215

LEZZER, MICHELLE T
1176 BLOOMINGTON AVE
CURWENSVILLE PA 16833-6709Will 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
Discover.com/payments today.PO BOX 71084
CHARLOTTE NC 28272-1084Address, e-mail or telephone change? Print change in space
above, or go to Discover.com. Print your e-mail address to
receive important Account information and special offers.

000001986458119984769063009100135000012700

Discover Platinum Card Account Summary

Closing Date: September 6, 2004

page 1 of 2

Account number ending in	2220
Payment Due Date	October 5, 2004
Minimum Payment Due	\$127.00
Credit Limit	\$7,800.00
Credit Available	\$1,499.00
Cash Credit Limit	\$4,000.00
Cash Credit Available	\$1,499.00

Previous Balance	\$6,315.09
Payments And Credits	- 135.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 120.82
New Balance	= \$6,300.91

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 10.95
New Cashback Bonus Earned	+ 0.00

Cashback Bonus® Since Anniversary Date
of September 6: \$7.26

Cashback Bonus Balance Available to Redeem	\$ 10.95
	\$ 0.00

Keep using your Discover(R) Card and watch
your Cashback Bonus(R) award grow!
Remember, once your Cashback Bonus
award is at least \$20, you can redeem your
award by calling us or by logging into the
Account Center at Discovercard.com.How Can We Help You?
It's your choice - 3 ways to helpPlease 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	Sep 1	Sep 1	PAYMENT - THANK YOU \$ -135.00

Information For You

Congratulations! Your Account's cash credit limit has been increased to \$4,000.00.

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01342%; corresponding ANNUAL PERCENTAGE
RATE: 4.90%. Rate is subject to the terms of the offer including expiration.Get Up to 10% back at restaurants with your Discover(R) Card. Plus, receive up to 2% Cashback Bonus(R) award on all
your other purchases. Sign up today - call 1-800-DISCOVER (1-800-347-2683) or visit Discovercard.com. This offer only
lasts through October.Now you can use your Discover(R) Card to pay your child's tuition at KinderCare(R) Learning Centers nationwide!!
Simply log on to KinderCare.com to find a KinderCare Learning Center near you or to make tuition payments with your

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!*

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

Experience it for yourself at Discover.com

*According to the 2008 Brand Keys Customer Loyalty Engagement Index Report
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Closing Date: September 6, 2004

page 2 of 2

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

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

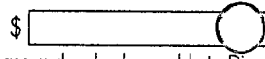
The Register(R) safeguards all your credit, debit and ATM cards for less than 5 cents a day! With our Property and Document registration service, we make it easier for you to file a claim if important possessions are lost to fire, theft or natural disaster. Call 1-800-347-3395 to enroll today.

Finance Charge Summary

	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	\$1225.53	0.05477%	19.99% F	19.99%	\$20.81	none
Cash Advances	\$5121.88	0.06299%	22.99% F	22.99%	\$100.01	\$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 Discover.com or
call 1-800-DISCOVER (1-800-347-2683)

Payment Due Date
November 5, 2004Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

06 SDSN6A01 0008216

LEZZER, MICHELLE T
1176 BLOOMINGTON AVE
CURWENSVILLE PA 16833-6709Will 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
Discover.com/payments today.

PO BOX 71084

CHARLOTTE NC 28272-1084

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

000001986458119984769062777800140000012600

Discover Platinum Card Account Summary

Closing Date: October 6, 2004

page 1 of 2

Account number ending in	2220
Payment Due Date	November 5, 2004
Minimum Payment Due	\$126.00
Credit Limit	\$7,800.00
Credit Available	\$1,522.00
Cash Credit Limit	\$4,000.00
Cash Credit Available	\$1,522.00

Previous Balance	\$6,300.91
Payments And Credits	- 140.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 116.87
New Balance	= \$6,277.78

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

Opening Cashback Bonus Balance	\$ 10.95
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 10.95
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: September 6Keep using your Discover(R) Card and watch
your Cashback Bonus(R) award grow!
Remember, once your Cashback Bonus
award is at least \$20, you can redeem your
award by calling us or by logging into the
Account Center at Discovercard.com.**How Can We Help You?****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	Oct 1	Oct 1	PAYMENT - THANK YOU	\$ -140.00

Information For YouBalance Transfer offer for current billing period: Daily Periodic Rate: 0.01342%; corresponding ANNUAL PERCENTAGE
RATE: 4.90%. Rate is subject to the terms of the offer including expiration.

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!*

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

Experience it for yourself at Discover.com

*According to the 2008 Brand Keys Customer Loyalty Engagement Index Report
©2008 Discover Bank, Member FDIC



Closing Date: October 6, 2004

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	\$1108.21	0.05477%	19.99% F	19.99%	\$18.21	none
Promotional Purchases	\$0	0.01342%	4.90% F	4.90%	\$0	\$0
Cash Advances	\$5221.19	0.06299%	22.99% F	22.99%	\$98.66	\$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 Discover.com or
call 1-800-DISCOVER (1-800-347-2683)

Payment Due Date
December 5, 2004

\$

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

06 SDSN6A01 0008217

LEZZER, MICHELLE T
1176 BLOOMINGTON AVE
CURWENSVILLE PA 16833-6709Will 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
Discover.com/payments today.PO BOX 71084
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above, or go to Discover.com. Print your e-mail address to
receive important Account information and special offers.

000001986458119984769062636300135000012600

Discover Platinum Card Account Summary

Closing Date: November 6, 2004

page 1 of 2

Account number ending in 2220
Payment Due Date December 5, 2004
Minimum Payment Due \$126.00
Credit Limit \$7,800.00
Credit Available \$1,536.00
Cash Credit Limit \$4,000.00
Cash Credit Available \$1,536.00

Previous Balance \$6,277.78
Payments And Credits - 135.00
Purchases + 0.00
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 120.85
New Balance = \$6,263.63

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

Cashback Bonus®

Opening Cashback Bonus Balance \$ 10.95
New Cashback Bonus Earned + 0.00

Cashback Bonus Balance \$ 10.95
Available to Redeem \$ 0.00

Cashback Bonus® Anniversary
Date: September 6How Can We Help You?
It's your choice - 3 ways to helpPlease 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 3	Nov 3	PAYMENT - THANK YOU
			\$ -135.00

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01342%; corresponding ANNUAL PERCENTAGE RATE: 4.90%. Rate is subject to the terms of the offer including expiration.

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	\$996.33	0.05477%	19.99% F	19.99%	\$16.92	none
Promotional Purchases	\$0	0.01342%	4.90% F	4.90%	\$0	\$0
Cash Advances	\$5322.44	0.06299%	22.99% F	22.99%	\$103.93	\$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 theft & reduce your risk of fraud. ProfileProtect provides a copy of your credit report, monitors your credit file every business

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date: September 6	Balance
Previous Cashback Bonus Award Balance	\$ 10.95
Purchase Award This Period	+ 0.00
Cashback Bonus Award Total	10.95
Cashback Bonus Award Balance	10.95
Award Available to Redeem	\$ 0.00



\$7,136.59

\$143.00

Enter Amount Enclosed Below

Payment Due Date
January 5, 2005\$ Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

06 SDSN6A01 0008218

LEZZER, MICHELLE T
1176 BLOOMINGTON AVE
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your bill online and your payment can be
made to your account on the same day. Visit
Discover.com/payments today.

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CHARLOTTE NC 28272-1084

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

000001986458119984769071365900000000014300

Discover Platinum Card Account Summary

Closing Date: December 6, 2004

page 1 of 2

Account number ending in 2220
 Payment Due Date January 5, 2005
 Minimum Payment Due \$143.00
 Credit Limit \$7,800.00
 Credit Available \$663.00
 Cash Credit Limit \$4,000.00
 Cash Credit Available \$663.00

Previous Balance \$6,263.63
 Payments And Credits - 135.00
 Purchases + 889.64
 Cash Advances + 0.00
 Balance Transfers + 0.00
 Finance Charges + 118.32
 New Balance = \$7,136.59

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

Opening Cashback Bonus Balance \$ 10.95
 New Cashback Bonus Earned + 0.00
 + 2.22

Cashback Bonus® Anniversary
Date: September 6

Cashback Bonus Balance \$ 13.17
 Available to Redeem \$ 0.00

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

How Can We Help You?**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 28	Nov 28	INTERNET PAYMENT - THANK YOU	\$ -135.00
Merchandise/Retail	Nov 6	Nov 7	TGT*TARGET.COM TARGET.COM MN	37.74
			48903250722199	
	Nov 7	Nov 7	AMZ*SUPERSTORE AMAZON.COM WA	45.54
			41488590784374	
	Nov 7	Nov 7	AMZ*SUPERSTORE AMAZON.COM WA	10.59
			78950938795577	
	Nov 8	Nov 8	LAURENS LINENS.COM 2016661080 NJ	55.96
	Nov 12	Nov 12	WWW.FINISHLINE.COM INDIANAPOLIS IN	55.98
	Nov 13	Nov 13	TWI*TRACFONE WIRELESS 800-816-0663 FL	52.99
			49649478T1BDW789	
	Nov 22	Nov 22	OVERSTOCK.COM 800-843-2446 UT	172.94
			12300111	
Department Store	Nov 27	Nov 27	SEARS.COM 9300 NAPERVILLE IL	171.71
	Dec 1	Dec 1	SEARS.COM 9300 NAPERVILLE IL	286.19

Protect your good credit during this busy Holiday season. ProfileProtect(R) helps you manage your credit, prevent identity
 theft & reduce your risk of fraud. ProfileProtect provides a copy of your credit report, monitors your credit file every business

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!*

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

Experience it for yourself at Discover.com

*According to the 2008 Brand Keys Customer Loyalty Engagement Index Report
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Closing Date: December 6, 2004

page 2 of 2

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01342%; corresponding ANNUAL PERCENTAGE RATE: 4.90%. Rate is subject to the terms of the offer including expiration.

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

Give that someone special the gift that could only come from you. Discover(R) Gift Cards come in festive designs in denominations up to \$500, and are accepted most everywhere Discover Card is welcomed. Customize yours with a personal message when you order at Discovergiftcard.com. Not available to residents of CT, DC, MA, ME or NH.

Every purchase you make with your Discover(R) Card earns you a Cashback Bonus(R) award. You can redeem your award anytime it reaches \$20, or you can let it grow – it won't expire. Redeem your award online at Discovercard.com or call 1-877-YOUR-AWARD (1-877-968-7292).

Stay connected to loved ones this holiday season with thoughtful gifts from 1-800-FLOWERS.COM(R). Save 15%* on your next purchase when you use your Discover(R) Card and code DC88. Call 1-800-FLOWERS(R) (1-800-356-9377), click www.1800flowers.com, or come in! *For details please visit www.1800flowers.com/disclaimer.

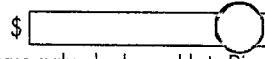
This year, give FREE Additional Cards to the people you care about and build a bigger Cashback Bonus(R) award, too. It's easy! To request FREE Additional Cards for your Account, just call 1-800-DISCOVER or visit Discovercard.com/AdditionalCards.

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	\$853.88	0.05477%	19.99% F	19.99%	\$14.03	none
Promotional Purchases	\$438.51	0.01342%	4.90% F	4.90%	\$1.76	\$0
Cash Advances	\$5425.64	0.06299%	22.99% F	22.99%	\$102.53	\$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 Discover.com or
call 1-800-DISCOVER (1-800-347-2683)

Payment Due Date
February 5, 2005Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

06 SDSN6A01 0008219

LEZZER, MICHELLE T
1176 BLOOMINGTON AVE
CURWENSVILLE PA 16833-6709Will 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
Discover.com/payments today.PO BOX 71084
CHARLOTTE NC 28272-1084Address, e-mail or telephone change? Print change in space
above, or go to Discover.com. Print your e-mail address to
receive important Account information and special offers.

000001986458119984769071476900150000014300

Discover Platinum Card Account Summary

Closing Date: January 6, 2005

page 1 of 2

Account number ending in 2220
Payment Due Date February 5, 2005
Minimum Payment Due \$143.00
Credit Limit \$7,800.00
Credit Available \$652.00
Cash Credit Limit \$4,000.00
Cash Credit Available \$652.00Previous Balance \$7,136.59
Payments And Credits - 150.00
Purchases + 36.31
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 124.79
New Balance = \$7,147.69You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance \$ 13.17
New Cashback Bonus Earned + 0.00
+ 0.09Cashback Bonus® Anniversary
Date: September 6Cashback Bonus Balance \$ 13.26
Available to Redeem \$ 0.00Keep using your Discover(R) Card and watch
your Cashback Bonus(R) award grow!
Remember, once your Cashback Bonus
award is at least \$20, you can redeem your
award by calling us or by logging into the
Account Center at Discovercard.com.How Can We Help You?
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	Dec 31	Dec 31	PAYMENT - THANK YOU	\$ -150.00
Government Services	Dec 15	Dec 15	WINE & SPIRITS 1706 PHILPSBURG PA	36.31

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01616%; corresponding ANNUAL PERCENTAGE
RATE: 5.90%. Rate is subject to the terms of the offer including expiration.Through the generosity of our Cardmembers, Discover(R) Card has donated more than \$14 million to the Make-A-Wish
Foundation(R). You can make a child's dream come true by electing to donate your Cashback Bonus(R) award to the
Make-A-Wish Foundation. To learn how, please visit Discovercard.com or visit www.wish.org.Give that someone special the gift that could only come from you. Discover(R) Gift Cards come in festive designs in
denominations up to \$500, and are accepted most everywhere Discover Card is welcomed. Customize yours with a
personal message when you order at Discovergiftcard.com. Not available to residents of CT, DC, MA, ME or NH.Protect your good credit during this busy Holiday season. ProfileProtect(R) helps you manage your credit, prevent identity
theft & reduce your risk of fraud. ProfileProtect provides a copy of your credit report, monitors your credit file every business

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!*

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

Experience it for yourself at Discover.com

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Closing Date: January 6, 2005

page 2 of 2

Get Fit. Get Smart. Get More. Introducing more rewards—NOW thru February! Get a 5% Cashback Bonus(R) award at Health Clubs, Sporting Goods Stores, Bookstores and on Education purchases. Sign up today. Call 1-800-DISCOVER or visit Discovercard.com.

Stay connected to loved ones this holiday season with thoughtful gifts from 1-800-FLOWERS.COM(R). Save 15%* on your next purchase when you use your Discover(R) Card and code DC88. Call 1-800-FLOWERS(R) (1-800-356-9377), click www.1800flowers.com, or come in! *For details please visit www.1800flowers.com/disclaimer.

This year, give FREE Additional Cards to the people you care about and build a bigger Cashback Bonus(R) award, too. It's easy! To request FREE Additional Cards for your Account, just call 1-800-DISCOVER or visit Discovercard.com/AdditionalCards.

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	\$772.74	0.05477%	19.99% F	19.99%	\$13.12	none
Promotional Purchases	\$886.27	0.01342%	4.90% F	4.90%	\$3.67	\$0
Cash Advances	\$5530.86	0.06299%	22.99% F	22.99%	\$108.00	\$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 Discover.com or
call 1-800-DISCOVER (1-800-347-5683)

Payment Due Date
March 5, 2005

\$

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

06 SDSN6A01 0008220

LEZZER, MICHELLE T
1176 BLOOMINGTON AVE
CURWENSVILLE PA 16833-6709Will 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
Discover.com/payments today.PO BOX 71084
CHARLOTTE NC 28272-1084Address, e-mail or telephone change? Print change in space
above, or go to Discover.com. Print your e-mail address to
receive important Account information and special offers.

000001986458119984769071142800000000014300

Discover Platinum Card Account Summary

Account number ending in 2220
Payment Due Date March 5, 2005
Minimum Payment Due \$143.00
Credit Limit \$7,800.00
Credit Available \$685.00
Cash Credit Limit \$4,000.00
Cash Credit Available \$685.00

Closing Date: February 6, 2005

page 1 of 2

Previous Balance	\$7,147.69
Payments And Credits	- 160.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 126.59
New Balance	= \$7,114.28

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 13.26
New Cashback Bonus Earned	+ 0.00

Cashback Bonus® Anniversary
Date: September 6

Cashback Bonus Balance	\$ 13.26
Available to Redeem	\$ 0.00

How Can We Help You?
It's your choice - 3 ways to helpPlease 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	INTERNET PAYMENT - THANK YOU	\$ -160.00

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01616%; corresponding ANNUAL PERCENTAGE
RATE: 5.90%. Rate is subject to the terms of the offer including expiration.Call 1-877-353-0941 today or visit Discovercard.com to find out if you qualify for a valuable Balance Transfer offer. It's a
fast and easy way to save money!

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	\$785.96	0.05477%	19.99% F	19.99%	\$13.34	none
Promotional Purchases	\$751.96	0.01342%	4.90% F	4.90%	\$3.12	\$0
Cash Advances	\$5639.89	0.06299%	22.99% F	22.99%	\$110.13	\$0

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

Important Security Information: Some criminals imitate the e-mails of legitimate companies to entice people to share personal
information. This is known as "phishing." By following a few simple steps, you can keep your personal information safe and

Cashback Bonus[®] Award Summary


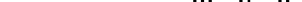
Cashback Bonus Anniversary Date: September 6	Balance
Previous Cashback Bonus Award Balance	\$ 13.26
Purchase Award This Period	+ 0.00
Cashback Bonus Award Total	13.26
Cashback Bonus Award Balance	13.26
Award Available to Redeem	\$ 0.00

\$

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

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 **Discover.com/payments** today.

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

PO BOX 71084 
CHARLOTTE NC 28272-1084


000001986458119984769070701200000000014200

Discover Platinum Card Account Summary

Closing Date: March 6, 2005

page 1 of 2

Previous Balance		\$7,114.28
Payments And Credits	-	160.00
Purchases	+	0.00
Cash Advances	+	0.00
Balance Transfers	+	0.00
Finance Charges	+	115.84
New Balance	=	\$7,070.12

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$	13.26
New Cashback Bonus Earned	+	0.00

Cashback Bonus® Anniversary
Date: September 6

Cashback Bonus Balance	\$	13.26
Available to Redeem	\$	0.00

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

How Can We Help You?

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.

Payments and Credits	Mar 3	Mar 3	INTERNET PAYMENT - THANK YOU	\$ -160.00
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Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01342%; corresponding ANNUAL PERCENTAGE RATE: 4.90%. Rate is subject to the terms of the offer including expiration.

Did you know that millions of credit cards are lost or stolen every year? The Register(R) can help prevent credit card fraud! In the event your cards are lost or stolen, we'll cancel them and have new ones reissued to you. Plus, you'll receive a credit.

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!*

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

Experience it for yourself at Discover.com

*According to the 2008 Brand Keys Customer Loyalty Engagement Index Report
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Closing Date: March 6, 2005

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	\$798.76	0.05477%	19.99% F	19.99%	\$12.25	none
Promotional Purchases	\$602.76	0.01342%	4.90% F	4.90%	\$2.25	\$0
Cash Advances	\$5745.62	0.06299%	22.99% F	22.99%	\$101.34	\$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 Discover.com or
call 1-800-DISCOVER (1-800-347-2683)

Payment Due Date
May 5, 2005

\$

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

06 SDSN6A01 0008222

LEZZER, MICHELLE T
1176 BLOOMINGTON AVE
CURWENSVILLE PA 16833-6709Will 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
Discover.com/payments today.

PO BOX 71084

CHARLOTTE NC 28272-1084

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

000001986458119984769071832600000000014400

Discover Platinum Card Account Summary

Closing Date: April 6, 2005

page 1 of 2

Account number ending in 2220
 Payment Due Date May 5, 2005
 Minimum Payment Due \$144.00
 Credit Limit \$8,600.00
 Credit Available \$1,416.00
 Cash Credit Limit \$4,400.00
 Cash Credit Available \$1,416.00

Previous Balance \$7,070.12
 Payments And Credits - 160.00
 Purchases + 142.96
 Cash Advances + 0.00
 Balance Transfers + 0.00
Finance Charges + 130.18
New Balance = \$7,183.26

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

Cashback Bonus®

Opening Cashback Bonus Balance \$ 13.26
 New Cashback Bonus Earned + 0.00
 + 0.36

Cashback Bonus® Anniversary
Date: September 6

Cashback Bonus Balance \$ 13.62
Available to Redeem \$ 0.00

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

How Can We Help You?

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 1	Apr 1	INTERNET PAYMENT - THANK YOU	\$ -160.00
Merchandise/Retail	Mar 18	Mar 18	AMZ*AMAZON PAYMENTS AMAZON.COM WA 15526824067051	37.99
	Mar 23	Mar 23	AMZ*SUPERSTORE AMAZON.COM WA 25239953286551	27.99
	Mar 24	Mar 24	EASTBAY CATALOG 800-628-6301 WI	76.98

Information For You

Congratulations! Your Account's cash credit limit has been increased to \$4,400.00.

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01342%; corresponding ANNUAL PERCENTAGE
RATE: 4.90%. Rate is subject to the terms of the offer including expiration.

What if your credit falls into the wrong hands? Reduce your risk of identity theft and credit fraud with ProfileProtect(R). This comprehensive service helps safeguard you against misuse of your personal credit information. Visit ProfileProtect.com/safe

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!*

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

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Closing Date: April 6, 2005

page 2 of 2

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

Paperless statements can jumpstart your spring cleaning! Get rid of the excess paper in your life by receiving your Discover(R) Card statements online instead of by mail. You'll get an e-mail letting you know when your statement is ready to view online. You can even pay your bill online while you're there. Go to Discovercard.com to sign up.

25% of credit reports contain errors serious enough to result in denial of credit ("Mistakes Do Happen: a look at errors in consumer credit," Nat'l Assoc. of State PIRGs, June 04). ProfileProtect(R) is a comprehensive service that helps you monitor & manage your credit. Enroll today at ProfileProtect.com/control.

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

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	\$811.77	0.05477%	19.99% F	19.99%	\$13.78	none
Promotional Purchases	\$509.59	0.01342%	4.90% F	4.90%	\$2.10	\$0
Cash Advances	\$5853.37	0.06299%	22.99% F	22.99%	\$114.30	\$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 Discover.com or
call 1-800-DISCOVER (1-800-247-2683)

Payment Due Date
June 5, 2005

\$

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

06 SDSN6A01 0008223

LEZZER, MICHELLE T
1176 BLOOMINGTON AVE
CURWENSVILLE PA 16833-6709Will 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
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Address, e-mail or telephone change? Print change in space
above, or go to Discover.com. Print your e-mail address to
receive important Account information and special offers.

000001986458119984769071565300000000014400

Discover Platinum Card Account Summary

Closing Date: May 6, 2005

page 1 of 1

Account number ending in 2220
 Payment Due Date June 5, 2005
 Minimum Payment Due \$144.00
 Credit Limit \$8,600.00
 Credit Available \$1,443.00
 Cash Credit Limit \$4,400.00
 Cash Credit Available \$1,443.00

Previous Balance \$7,183.26
 Payments And Credits - 160.00
 Purchases + 0.00
 Cash Advances + 0.00
 Balance Transfers + 0.00
 Finance Charges + 133.27
 New Balance = \$7,156.53

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

Cashback Bonus®

Opening Cashback Bonus Balance \$ 13.62
 New Cashback Bonus Earned + 0.00

Cashback Bonus Balance \$ 13.62
 Available to Redeem \$ 0.00

Cashback Bonus® Anniversary
Date: September 6

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

How Can We Help You?
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		
May 1	May 1	INTERNET PAYMENT - THANK YOU	\$ -160.00

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01342%; corresponding ANNUAL PERCENTAGE RATE: 4.90%. Rate is subject to the terms of the offer including expiration.

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	\$1248.80	0.05477%	19.99% F	19.99%	\$20.52	none
Cash Advances	\$5966.87	0.06299%	22.99% F	22.99%	\$112.75	\$0

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

Build Your Savings on YOUR Schedule! Open a Discover Bank Money Market Account and sign up for AutoSavers today!
 Save money for whatever you wish by scheduling weekly, bi-weekly or monthly deposits into your Account. Visit

Payment Due Date
July 5, 2005Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

06 SDSN6A01 0008224

LEZZER, MICHELLE T
1176 BLOOMINGTON AVE
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your bill online and your payment can be
made to your account on the same day. Visit
Discover.com/payments today.Address, e-mail or telephone change? Print change in space
above, or go to Discover.com. Print your e-mail address to
receive important Account information and special offers.PO BOX 71084
CHARLOTTE NC 28272-1084

000001986458119984769073782800000000014800

Discover Platinum Card Account Summary

Closing Date: June 6, 2005

page 1 of 2

Account number ending in 2220
Payment Due Date July 5, 2005
Minimum Payment Due \$148.00
Credit Limit \$8,600.00
Credit Available \$1,221.00
Cash Credit Limit \$4,400.00
Cash Credit Available \$1,221.00Previous Balance \$7,156.53
Payments And Credits - 160.00
Purchases + 241.55
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 140.20
New Balance = \$7,378.28You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance \$ 13.62
New Cashback Bonus Earned + 0.00
+ 0.60Cashback Bonus® Anniversary
Date: September 6Cashback Bonus Balance \$ 14.22
Available to Redeem \$ 0.00Keep using your Discover(R) Card and watch
your Cashback Bonus(R) award grow!
Remember, once your Cashback Bonus
award is at least \$20, you can redeem your
award by calling us or by logging into the
Account Center at Discovercard.com.How Can We Help You?
It's your choice - 3 ways to helpPlease 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	Jun 3	Jun 3	INTERNET PAYMENT - THANK YOU	\$ -160.00
Merchandise/Retail	May 17	May 17	TWI*TRACFONE WIRELESS 800-816-0663 FL 9727891438USBNHO	52.99
	May 19	May 19	BIG DOG SPORTSWEAR #33 HERSHEY PA	65.95
	May 19	May 19	LEVIS OUTLET #647 HERSHEY PA	35.98
	May 19	May 19	TOMMY HILFGER #5 HERSHEY PA	51.96
Restaurants	May 28	May 28	PERKINS REST 02135663 DUBOIS PA	34.67

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01342%; corresponding ANNUAL PERCENTAGE RATE: 4.90%. Rate is subject to the terms of the offer including expiration.

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!*

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

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Closing Date: June 6, 2005

page 2 of 2

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

Now you can save up to 50% on health care by becoming a PlanPlus(S/M) member. PlanPlus is not insurance and provides discounts on health care products and services. PlanPlus can be used with your insurance plan for even greater savings. For information on this valuable membership program, visit Discovercard.com/PlanPlus or call 1-800-527-7783.

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

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

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	\$1262.00	0.05477%	19.99% F	19.99%	\$21.43	none
Cash Advances	\$6082.58	0.06299%	22.99% F	22.99%	\$118.77	\$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 Discover.com or
call 1-800-DISCOVER (1-800-347-2683)

Payment Due Date
August 5, 2005

\$

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

000001986458119984769075388800000000015100

Discover Platinum Card Account Summary

Closing Date: July 6, 2005

page 1 of 2

Account number ending in	2220
Payment Due Date	August 5, 2005
Minimum Payment Due	\$151.00
Credit Limit	\$8,600.00
Credit Available	\$1,061.00
Cash Credit Limit	\$4,400.00
Cash Credit Available	\$1,061.00

Previous Balance	\$7,378.28
Payments And Credits	- 150.00
Purchases	+ 172.64
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 137.96
New Balance	= \$7,538.88

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

Opening Cashback Bonus Balance	\$ 14.22
New Cashback Bonus Earned	+ 0.00
	+ 0.43

Cashback Bonus® Anniversary
Date: September 6

Cashback Bonus Balance	\$ 14.65
Available to Redeem	\$ 0.00

Cashback Bonus(R) is America's #1 Cash
Rewards Program! Full 5% Cashback Bonus
on Get More purchases 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 helpPlease 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 1	Jul 1	INTERNET PAYMENT - THANK YOU	\$ -150.00
Services	Jun 15	Jun 15	VZW PI 000094318 888-466-4646 NJ 2357757	52.99
Home Improvement	Jul 4	Jul 4	CLEARFIELD TRUE VALUE CLEARFIELD PA	119.65

Information For YouBalance Transfer offer for current billing period: Daily Periodic Rate: 0.01342%; corresponding ANNUAL PERCENTAGE
RATE: 4.90%. Rate is subject to the terms of the offer including expiration.Call 1-877-353-0941 today or visit Discovercard.com to find out if you qualify for a valuable Balance Transfer offer. It's a
fast and easy way to save money!Paying your Discover(R) Card bill online at Discovercard.com is the fastest, most convenient way to make your monthly
payment. All you need is your checkbook -- enter your banking information once during sign-up and you'll never have to
enter it again. Visit the Account Center at Discovercard.com and you can begin making payments right away.TRANSFER BALANCES - Call 1-877-353-0941 today or visit Discovercard.com to see what Balance Transfer rate is
available for you. Pay off loans, bills or take that summer getaway. It's a fast and easy way to save money!

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!*

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

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Closing Date: July 6, 2005

page 2 of 2

25% of credit reports contain errors serious enough to result in denial of credit ("Mistakes Do Happen: a look at errors in consumer credit," Nat'l Assoc. of State PIRGs, June 04). ProfileProtect(R) is a comprehensive service that helps you monitor and manage your credit. Enroll today at ProfileProtect.com/control.

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

What steps are you taking to prevent credit card fraud? Let The Register(R) help! In the event your wallet is lost or stolen, we'll cancel all your credit, debit, and ATM cards and have new ones reissued to you. Plus, you'll receive a free credit report & 60 day monitoring. Call 1-800-347-3395 or visit DiscoverCard.com/TheRegister for details.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$1265.08	0.05477%	19.99% F	19.99%	\$20.79	none
Cash Advances	\$6200.52	0.06299%	22.99% F	22.99%	\$117.17	\$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 Discover.com or

call 1-800-DISCOVER (1-800-347-3395)

Payment Due Date
September 5, 2005

\$

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

000001986458119984769076026900000000015300

Discover Platinum Card Account Summary

Account number ending in	2220	Closing Date: August 6, 2005	page 1 of 2
Payment Due Date	September 5, 2005	Previous Balance	\$7,538.88
Minimum Payment Due	\$153.00	Payments And Credits	- 160.00
Credit Limit	\$8,600.00	Purchases	+ 78.43
Credit Available	\$997.00	Cash Advances	+ 0.00
Cash Credit Limit	\$4,400.00	Balance Transfers	+ 0.00
Cash Credit Available	\$997.00	Finance Charges	+ 145.38
		New Balance	= \$7,602.69
You may be able to avoid Periodic Finance Charges, see the reverse side for details.			

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 14.65
New Cashback Bonus Earned	+ 0.35
Cashback Bonus Balance	\$ 15.00
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: September 6

How Can We Help You?
It's your choice - 3 ways to helpPlease 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	Past Date		
Payments and Credits	Aug 3	Aug 3	INTERNET PAYMENT - THANK YOU \$ -160.00
Home Improvement	Jul 28	Jul 28	TRACTOR-SUPPLY-CO #068 CLEARFIELD PA 78.43

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01342%; corresponding ANNUAL PERCENTAGE
RATE: 4.90%. Rate is subject to the terms of the offer including expiration.

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	\$1292.89	0.05477%	19.99% F	19.99%	\$21.96	none
Cash Advances	\$6320.76	0.06299%	22.99% F	22.99%	\$123.42	\$0

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

Use your Discover(R) Card with confidence knowing that it has the identity fraud services ranked #1 by Javelin Strategy &
Research. Your account is protected anytime, anywhere with \$0 fraud liability guarantee and we'll call you right away if

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	September 6	Balance
Previous Cashback Bonus Award Balance		\$ 14.65
Purchase Award This Period		+ 0.35
Cashback Bonus Award Total		15.00
Cashback Bonus Award Balance		15.00
Award Available to Redeem		\$ 0.00



\$7,628.28

\$153.00

Enter Amount Enclosed Below

Payment Due Date
October 5, 2005

\$

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

06 SDSN6A01 0008227

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receive important Account information and special offers.

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Discover Platinum Card Account Summary

Closing Date: September 6, 2005

page 1 of 2

Account number ending in	2220
Payment Due Date	October 5, 2005
Minimum Payment Due	\$153.00
Credit Limit	\$8,600.00
Credit Available	\$971.00
Cash Credit Limit	\$4,400.00
Cash Credit Available	\$971.00

Previous Balance	\$7,602.69
Payments And Credits	- 160.00
Purchases	+ 39.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 146.59
New Balance	= \$7,628.28

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 15.00
New Cashback Bonus Earned	+ 0.20
Cashback Bonus Balance	\$ 15.20
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: September 6Cashback 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

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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		
Payments and Credits	Sep 2	Sep 2	INTERNET PAYMENT - THANK YOU	\$ -160.00
Gasoline	Aug 23	Aug 23	020073 SHEE00000737498 CLEARFIELD PA	39.00

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01342%; corresponding ANNUAL PERCENTAGE
RATE: 4.90%. Rate is subject to the terms of the offer including expiration.

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James T.—Cleveland, Ohio

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Closing Date: September 6, 2005

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	\$1221.19	0.05477%	19.99% F	19.99%	\$20.73	none
Cash Advances	\$6445.35	0.06299%	22.99% F	22.99%	\$125.86	\$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 Discover.com or
call 1-800-DISCOVER (1-800-347-2683)

Payment Due Date
November 5, 2005

\$

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Discover Platinum Card Account Summary

Closing Date: October 6, 2005

page 1 of 2

Account number ending in 2220
Payment Due Date November 5, 2005
Minimum Payment Due \$153.00
Credit Limit \$8,600.00
Credit Available \$980.00
Cash Credit Limit \$4,400.00
Cash Credit Available \$980.00

Previous Balance	\$7,628.28
Payments And Credits	- 165.00
Purchases	+ 13.97
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 142.24
New Balance	= \$7,619.49

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 15.20
New Cashback Bonus Earned	+ 0.03

Cashback Bonus Balance	\$ 15.23
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: September 6Cashback 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 helpPlease have your Discover Card available.
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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		
Payments and Credits	Sep 30	Sep 30	INTERNET PAYMENT - THANK YOU	\$ -165.00
Merchandise/Retail	Sep 11	Sep 11	AMZ* SUPERSTORE AMZN.COM/BILLWA	13.97
			02253832335460	

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.00795%; corresponding ANNUAL PERCENTAGE
RATE: 2.90%. Rate is subject to the terms of the offer including expiration.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.Auto Bill Pay is Discover(R) Card's free service for paying your bills. Phone. Cable. Subscription services. And more. It's a
great way to save time while building your Cashback Bonus(R).

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!*

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

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Closing Date: October 6, 2005

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	\$1100.31	0.05477%	19.99% F	19.99%	\$18.08	none
Cash Advances	\$6570.33	0.06299%	22.99% F	22.99%	\$124.16	\$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 Discover.com or
call 1-800-DISCOVER (1-800-347-2622)

Payment Due Date
December 5, 2005

\$

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000001986458119984769077985300000000015600

Discover Platinum Card Account Summary

Closing Date: November 6, 2005

page 1 of 2

Account number ending in 2220
 Payment Due Date December 5, 2005
 Minimum Payment Due \$156.00
 Credit Limit \$8,600.00
 Credit Available \$801.00
 Cash Credit Limit \$4,400.00
 Cash Credit Available \$801.00

Previous Balance \$7,619.49
 Payments And Credits - 175.00
 Purchases + 205.44
 Cash Advances + 0.00
 Balance Transfers + 0.00
 Finance Charges + 148.60
 New Balance = \$7,798.53

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

Cashback Bonus®

Opening Cashback Bonus Balance \$ 15.23
 New Cashback Bonus Earned + 0.51

Cashback Bonus® Anniversary
Date: September 6

Cashback Bonus Balance \$ 15.74
 Available to Redeem \$ 0.00

How Can We Help You?
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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 4	Nov 4	INTERNET PAYMENT - THANK YOU	\$ -175.00
Merchandise/Retail	Oct 22	Oct 22	ROSS DRESS FOR LESS DU BOIS PA	67.42
	Oct 27	Oct 27	BIG AND TALL TSHIRTSCO 888-616-3544 CO	72.95
Services	Nov 1	Nov 1	SFI*PHOTOSBYSHUTTERFLY 510-266-8333 CA SVY43000000OPTSF	65.07

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.00795%; corresponding ANNUAL PERCENTAGE
RATE: 2.90%. Rate is subject to the terms of the offer including expiration.

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	\$1049.50	0.05477%	19.99% F	19.99%	\$17.82	none
Cash Advances	\$6697.75	0.06299%	22.99% F	22.99%	\$130.78	\$0

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

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	September 6	Balance
Previous Cashback Bonus Award Balance		\$ 15.23
Purchase Award This Period		+ 0.51
Cashback Bonus Award Total		15.74
Cashback Bonus Award Balance		15.74
Award Available to Redeem		\$ 0.00

Payment Due Date
January 5, 2006

\$

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receive important Account information and special offers.

000001986458119984769080049400000000016100

Discover Platinum Card Account Summary

Closing Date: December 6, 2005

page 1 of 2

Account number ending in 2220
 Payment Due Date January 5, 2006
 Minimum Payment Due \$161.00
 Credit Limit \$8,600.00
 Credit Available \$595.00
 Cash Credit Limit \$4,400.00
 Cash Credit Available \$595.00

Previous Balance \$7,798.53
 Payments And Credits - 175.00
 Purchases + 234.09
 Cash Advances + 0.00
 Balance Transfers + 0.00
 Finance Charges + 147.32
 New Balance = \$8,004.94

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

Opening Cashback Bonus Balance \$ 15.74
 New Cashback Bonus Earned + 0.59
 Cashback Bonus Balance \$ 16.33
 Available to Redeem \$ 0.00

Cashback Bonus® Anniversary
Date: September 6Cashback 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 helpPlease have your Discover Card available.
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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		
Payments and Credits	Dec 4	Dec 4	INTERNET PAYMENT - THANK YOU	\$ -175.00
Merchandise/Retail	Nov 23	Nov 23	EASTBAY CATALOG 800-628-6301 WI	74.95
	Nov 25	Nov 25	AMZ*SUPERSTORE AMZN.COM/BILLWA 09249946068957	26.98
	Nov 29	Nov 29	AMZ*AMAZON PAYMENTS AMZN.COM/BILLWA 25704401331128	35.98
	Dec 3	Dec 3	AMZ*SUPERSTORE AMZN.COM/BILLWA 42628006641052	22.35
	Dec 4	Dec 4	AMZ*SUPERSTORE AMZN.COM/BILLWA 57928736150929	25.89
Services	Nov 19	Nov 19	SFI*PHOTOSBYSHUTTERFLY 510-266-8333 CA 9JT930000000PTSF	35.96
	Nov 19	Nov 19	SFI*PHOTOSBYSHUTTERFLY 510-266-8333 CA TIT930000000PTSF	11.98

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!*

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

Experience it for yourself at Discover.com

*According to the 2008 Brand Keys Customer Loyalty Engagement Index Report
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Closing Date: December 6, 2005

page 2 of 2

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.00795%; corresponding ANNUAL PERCENTAGE RATE: 2.90%. Rate is subject to the terms of the offer including expiration.

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

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

Finance Charge Summary

	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	\$1113.82	0.05477%	19.99% F	19.99%	\$18.30	none
Cash Advances	\$6827.62	0.06299%	22.99% F	22.99%	\$129.02	\$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 Discover.com or
call 1-800-DISCOVER (1-800-347-2682)

Payment Due Date
February 5, 2006

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

06 SDSN6A01 0008231
LEZZER, MICHELLE T
1176 BLOOMINGTON AVE
CURWENSVILLE PA 16833-6709

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 **Discover.com/payments** today.

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

PO BOX 71084
CHARLOTTE NC 28272-1084

000001986458119984769082673100000000016600

Discover Platinum Card Account Summary

Closing Date: January 6, 2006

page 1 of 2

Account number ending in 2220
Payment Due Date February 5, 2006
Minimum Payment Due \$166.00
Credit Limit \$9,500.00
Credit Available \$1,232.00
Cash Credit Limit \$4,900.00
Cash Credit Available \$1,232.00

Previous Balance	\$8,004.94
Payments And Credits	- 170.00
Purchases	+ 275.35
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 157.02
New Balance	= \$8,267.31

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 16.33
New Cashback Bonus Earned	+ 0.69
Cashback Bonus Balance	\$ 17.02
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: September 6

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.
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	Jan 2	Jan 2	INTERNET PAYMENT - THANK YOU	\$ -170.00
Merchandise/Retail	Dec 3	Dec 7	AMZ*SUPERSTORE AMZN.COM/BILLWA 33732537357816	20.81
	Dec 4	Dec 7	SHE*SHEPLERS INC 800-833-7007 KS 8496929	50.93
	Dec 26	Dec 26	WALMRT SUPERCNT 002129 CLEARFIELD PA	203.61

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01342%; corresponding ANNUAL PERCENTAGE RATE: 4.90%. Rate is subject to the terms of the offer including expiration.

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

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!*

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

Experience it for yourself at Discover.com

*According to the 2008 Brand Keys Customer Loyalty Engagement Index Report
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Closing Date: January 6, 2006

page 2 of 2

Through the generosity of our Cardmembers, Discover(R) Card has donated more than \$14 million to the Make-A-Wish Foundation. 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.

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	\$1243.57	0.05477%	19.99% F	19.99%	\$21.11	none
Cash Advances	\$6960.02	0.06299%	22.99% F	22.99%	\$135.91	\$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 Discover.com or
call 1-800-DISCOVER (1-800-247-2621)

Payment Due Date
March 5, 2006

\$

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

06 SDSN6A01 0008232

LEZZER, MICHELLE T
1176 BLOOMINGTON AVE
CURWENSVILLE PA 16833-6709Will your payment get to us on time? Pay
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made to your account on the same day. Visit
Discover.com/payments today.

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CHARLOTTE NC 28272-1084

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

000001986458119984769083115600000000016700

Discover Platinum Card Account Summary

Closing Date: February 6, 2006

page 1 of 3

Account number ending in	2220
Payment Due Date	March 5, 2006
Minimum Payment Due	\$167.00
Credit Limit	\$9,500.00
Credit Available	\$1,188.00
Cash Credit Limit	\$4,900.00
Cash Credit Available	\$1,188.00

Previous Balance	\$8,267.31
Payments And Credits	- 175.00
Purchases	+ 58.98
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 160.27
New Balance	= \$8,311.56

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 17.02
New Cashback Bonus Earned	+ 0.15
Cashback Bonus Balance	\$ 17.17
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: September 6How Can We Help You?
It's your choice - 3 ways to helpPlease 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 5	Feb 5	INTERNET PAYMENT - THANK YOU	\$ -175.00
Merchandise/Retail	Jan 24	Jan 24	DENIM EXPRESS WABASH IN	32.98
Government Services	Jan 6	Jan 7	PA DRIVER/VEHICLE SERV 8009324600 PA	26.00

Information For You

Congratulations! Your Account credit limit has been increased to \$9,500.00.

Congratulations! Your Account's cash credit limit has been increased to \$4,900.00.

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01342%; corresponding ANNUAL PERCENTAGE
RATE: 4.90%. Rate is subject to the terms of the offer including expiration.

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!*

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

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Closing Date: February 6, 2006

page 2 of 3

Finance Charge Summary

	<u>Average Daily Balances</u>	<u>Daily Periodic Rates</u>	<u>Nominal ANNUAL PERCENTAGE RATES</u>	<u>ANNUAL PERCENTAGE RATES</u>	<u>Periodic FINANCE CHARGES</u>	<u>Transaction Fee FINANCE CHARGES</u>
current billing period: 31 days						
Purchases	\$1277.01	0.05477%	19.99% F	19.99%	\$21.68	none
Cash Advances	\$7097.22	0.06299%	22.99% F	22.99%	\$138.59	\$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 Discover.com or
call 1-800-DISCOVER (1-800-347-2682)

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	September 6	Balance
Previous Cashback Bonus Award Balance	\$	17.02
Purchase Award This Period	+	0.15
Cashback Bonus Award Total		17.17
Cashback Bonus Award Balance		17.17
Award Available to Redeem	\$	0.00

Payment Due Date
April 5, 2006

\$

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

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1176 BLOOMINGTON AVE
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made to your account on the same day. Visit
Discover.com/payments today.

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receive important Account information and special offers.

000001986458119984769085783700000000017200

Discover Platinum Card Account Summary

Closing Date: March 6, 2006

page 1 of 1

Account number ending in 2220
 Payment Due Date April 5, 2006
 Minimum Payment Due \$172.00
 Credit Limit \$9,500.00
 Credit Available \$921.00
 Cash Credit Limit \$4,900.00
 Cash Credit Available \$921.00

Previous Balance \$8,311.56
 Payments And Credits - 190.00
 Purchases + 309.34
 Cash Advances + 0.00
 Balance Transfers + 0.00
Finance Charges + 147.47
New Balance = \$8,578.37

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

Cashback Bonus®

Opening Cashback Bonus Balance \$ 17.17
 New Cashback Bonus Earned + 0.77

Cashback Bonus Balance \$ 17.94
Available to Redeem \$ 0.00

Cashback Bonus® Anniversary
Date: September 6Cashback 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.
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 2	Mar 2	INTERNET PAYMENT - THANK YOU	\$ -190.00
Merchandise/Retail	Feb 18	Feb 18	TM *BLACK EYED PEAS 215-336-2000 NY	263.35
			PHI8A0AA49-13155	
	Feb 21	Feb 21	RED*CHADWICK TEL ORD 800-525-4420 IN	45.99
			08265667900	

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	\$1300.77	0.05477%	19.99% F	19.99%	\$19.95	none
Cash Advances	\$7230.28	0.06299%	22.99% F	22.99%	\$127.52	\$0

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

Starting March 25 visit Discovercard.com or call 1-800-DISCOVER (1-800-347-2683) to sign up for our next Get More
promotion to get 5% Cashback Bonus(R) on gas and select auto purchases made at locations like AutoZone(R), Pep Boys



38,742.47

\$187.00

Enter Amount Enclosed Below

Payment Due Date
May 5, 2006

\$

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

06 SDSN6A01 0008234

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1176 BLOOMINGTON AVE
CURWENSVILLE PA 16833-6709Will 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 Discover.com/payments today.Address, e-mail or telephone change? Print change in space above, or go to Discover.com. Print your e-mail address to receive important Account information and special offers.PO BOX 71084
CHARLOTTE NC 28272-1084

000001986458119984769089424900000000018700

Discover Platinum Card Account Summary

Closing Date: April 6, 2006

page 1 of 2

Account number ending in	2220
Payment Due Date	May 5, 2006
Minimum Payment Due	\$187.00
Credit Limit	\$9,500.00
Credit Available	\$557.00
Cash Credit Limit	\$7,125.00
Cash Credit Available	\$557.00

Previous Balance	\$8,578.37
Payments And Credits	- 200.00
Purchases	+ 392.19
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 171.93
New Balance	= \$8,942.49

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 17.94
New Cashback Bonus Earned	+ 0.98

Cashback Bonus Balance Available to Redeem	\$ 18.92
	\$ 0.00

Cashback Bonus® Anniversary
Date: September 6

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.
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 2	Apr 2	INTERNET PAYMENT - THANK YOU	\$ -200.00
Merchandise/Retail	Mar 7	Mar 7	WALGREENS.C00059956142 MT VERNON IL	392.19

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01342%; corresponding ANNUAL PERCENTAGE RATE: 4.90%. Rate is subject to the terms of the offer including expiration.

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

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!*

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

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Closing Date: April 6, 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	\$1655.60	0.05477%	19.99% F	19.99%	\$28.10	none
Cash Advances	\$7365.86	0.06299%	22.99% F	22.99%	\$143.83	\$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 Discover.com or

call 1.800.DISCOVER (1.800.347.2400)

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

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000001986458119984769089968700000000018300

Closing Date: May 6, 2006

page 1 of 2

Account number ending in	2220
Payment Due Date	June 5, 2006
Minimum Payment Due	\$183.00
Credit Limit	\$9,500.00
Credit Available	\$503.00
Cash Credit Limit	\$7,125.00
Cash Credit Available	\$503.00

Previous Balance		\$8,942.49
Payments And Credits	-	200.00
Purchases	+	87.11
Cash Advances	+	0.00
Balance Transfers	+	0.00
Finance Charges	+	167.27
New Balance	=	\$8,996.87

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

Opening Cashback Bonus Balance	\$	18.92
New Cashback Bonus Earned	+	0.41

Cashback Bonus® Anniversary
Date: September 6

Cashback Bonus Balance	\$	19.33
Available to Redeem	\$	0.00

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

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

Transactions

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

	Trans. Date	Post Date	Description	
Payments and Credits	May 5	May 5	INTERNET PAYMENT - THANK YOU	\$ -200.00
Merchandise/Retail	Apr 22	Apr 22	ROSS DRESS FOR LESS DU BOIS PA	68.92
Restaurants	Apr 22	Apr 22	BURGER KING #2415 Q07 8143717946 PA	18.19

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01342%; corresponding ANNUAL PERCENTAGE RATE: 4.90%. Rate is subject to the terms of the offer including expiration.

Finance Charge Summary

	<u>Average Daily Balances</u>	<u>Daily Periodic Rates</u>	<u>Nominal ANNUAL PERCENTAGE RATES</u>	<u>ANNUAL PERCENTAGE RATES</u>	<u>Periodic FINANCE CHARGES</u>	<u>Transaction Fee FINANCE CHARGES</u>
current billing period: 30 days						
Purchases	\$1544.53	0.05477%	19.99% F	19.99%	\$25.38	
Cash Advances	\$7508.69	0.06299%	22.99% F	22.99%	\$141.89	none
The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.						

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	September 6	Balance
Previous Cashback Bonus Award Balance		\$ 18.92
Purchase Award This Period		+ 0.41
Cashback Bonus Award Total		19.33
Cashback Bonus Award Balance		19.33
Award Available to Redeem		\$ 0.00

Payment Due Date
July 5, 2006

\$

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

06 SDSN6A01 0008236

LEZZER, MICHELLE T
1176 BLOOMINGTON AVE
CURWENSVILLE PA 16833-6709

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

000001986458119984769090894100000000019000

Discover Platinum Card Account Summary

Closing Date: June 6, 2006

page 1 of 2

Account number ending in 2220
Payment Due Date July 5, 2006
Minimum Payment Due \$190.00
Credit Limit \$9,500.00
Credit Available \$410.00
Cash Credit Limit \$7,125.00
Cash Credit Available \$410.00

Previous Balance	\$8,996.87
Payments And Credits	- 200.00
Purchases	+ 117.74
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 174.80
New Balance	= \$9,089.41

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 19.33
New Cashback Bonus Earned	+ 0.59
Cashback Bonus Balance	\$ 19.92
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: September 6

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.
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	Jun 2	Jun 2	INTERNET PAYMENT - THANK YOU	\$ -200.00
Gasoline	May 4	May 7	0073 SHEETZ00000737498 CLEARFIELD PA	30.05
Travel/Entertainment	May 14	May 14	HOLIDAY INN LANCASTER 7173367541 PA	87.69

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01342%; corresponding ANNUAL PERCENTAGE RATE: 4.90%. Rate is subject to the terms of the offer including expiration.

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

Discovercard.com provides you with the easiest online self-service options that put you in control of your account. Make a payment today or schedule one in advance. Sign up for timely e-mail reminders to help you avoid fees. Easy account management is just a click away! Register or log in to Discovercard.com/register

Get set for fall. Get 5% Cashback Bonus(R). Use your Card July to September at Gap, Kohl's, Marshalls(R), T.J.Maxx(R), Famous Footwear TM, Dell TM, Office Depot(R), OfficeMax(R), Staples, Linens 'n Things(R), Pier 1 Imports(R) and on tuition.

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

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Closing Date: June 6, 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	\$1492.66	0.05477%	19.99% F	19.99%	\$25.34	none
Cash Advances	\$7654.30	0.06299%	22.99% F	22.99%	\$149.46	\$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 Discover.com or

Call 1-800-DISCOVER (1-800-247-2689)

Payment Due Date
August 5, 2006

\$

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

06 SDSN6A01 0008237

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receive important Account information and special offers.

000001986458119984769091959800000000018700

Discover Platinum Card Account Summary

Closing Date: July 6, 2006

page 1 of 2

Account number ending in	2220
Payment Due Date	August 5, 2006
Minimum Payment Due	\$187.00
Credit Limit	\$9,500.00
Credit Available	\$304.00
Cash Credit Limit	\$7,125.00
Cash Credit Available	\$304.00

Previous Balance	\$9,089.41
Payments And Credits	- 200.00
Purchases	+ 134.80
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 171.77
New Balance	= \$9,195.98

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 19.92
New Cashback Bonus Earned	+ 0.67

Cashback Bonus® Since Anniversary Date
of September 6: \$5.39

Cashback Bonus Balance	\$ 20.59
Available to Redeem	\$ 20.00

CONGRATULATIONS! Your Cashback
Bonus(R) is waiting for you. Visit
Discovercard.com or call 1-800-DISCOVER
(1-800-347-2683) to get your share of
America's #1 Cash Rewards Program.How Can We Help You?
It's your choice - 3 ways to helpPlease 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	Jul 5	Jul 5	INTERNET PAYMENT - THANK YOU	\$ -200.00
Merchandise/Retail	Jun 11	Jun 11	AERIN ROSE 212-661-0099 NY	80.00
Department Store	Jun 6	Jun 7	PEEBLES #5162 8143429140 PA	54.80

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01342%; corresponding ANNUAL PERCENTAGE
RATE: 4.90%. Rate is subject to the terms of the offer including expiration.Shop confidently. Your Discover(R) Card has you covered with Complete Fraud Protection for your peace of mind. With our
advanced fraud warnings, you'll know right away if any suspicious activity occurs. And if someone makes fraudulent
charges with your card, our \$0 fraud liability guarantee means you're not responsible.

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

Sign up now and get 5% Cashback Bonus(R) with the Get More program when you use your Discover(R) Card to buy fall
essentials. Visit Discovercard.com or call 1-800-DISCOVER (1-800-347-2683)

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!*

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

Experience it for yourself at Discover.com

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Closing Date: July 6, 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	\$1480.28	0.05477%	19.99% F	19.99%	\$24.32	none
Cash Advances	\$7802.71	0.05299%	22.99% F	22.99%	\$147.45	\$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 Discover.com or

call 1-800-DISCOVER (1-800-247-2400)



\$9,280.38

\$195.00

Enter Amount Enclosed Below

Payment Due Date
September 5, 2006

\$

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

06 SDSN6A01 0008238

LEZZER, MICHELLE T
1176 BLOOMINGTON AVE
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PO BOX 71084

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receive important Account information and special offers.

000001986458119984769092803800000000019500

Discover Platinum Card Account Summary

Closing Date: August 6, 2006

page 1 of 2

Account number ending in 2220
Payment Due Date September 5, 2006
Minimum Payment Due \$195.00
Credit Limit \$9,500.00
Credit Available \$219.00
Cash Credit Limit \$7,125.00
Cash Credit Available \$219.00

Previous Balance	\$9,195.98
Payments And Credits	- 200.00
Purchases	+ 0.00
Cash Advances	+ 100.00
Balance Transfers	+ 0.00
Finance Charges	+ 184.40
New Balance	= \$9,280.38

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 20.59
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 20.59
Available to Redeem	\$ 20.00

Cashback Bonus® Since Anniversary Date
of September 6: \$5.39

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 4	Aug 4	INTERNET PAYMENT - THANK YOU	\$ -200.00
Cash Advances	Jul 10	Jul 10	CASH ADVANCE CHECK #0055	100.00
	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: 0.01342%; corresponding ANNUAL PERCENTAGE
RATE: 4.90%. 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	\$1308.36	0.05477%	19.99% F	19.99%	\$22.21	none
Cash Advances	\$8049.68	0.06299%	22.99% F	24.17%	\$157.19	\$5.00

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

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	September 6	Balance
Previous Cashback Bonus Award Balance		\$ 20.59
Purchase Award This Period		+ 0.00
Cashback Bonus Award Total		20.59
Cashback Bonus Award Balance		20.59
Award Available to Redeem		\$ 20.00



\$9,249.79

\$195.00

Enter Amount Enclosed Below

Payment Due Date
October 5, 2006

\$

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

06 SDSN6A01 0008239
LEZZER, MICHELLE T
1176 BLOOMINGTON AVE
CURWENSVILLE PA 16833-6709

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

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000001986458119984769092497900000000019500

Discover Platinum Card Account Summary

Account number ending in	2220	Closing Date: September 6, 2006	page 1 of 2
Payment Due Date	October 5, 2006	Previous Balance	\$9,280.38
Minimum Payment Due	\$195.00	Payments And Credits	- 210.00
Credit Limit	\$9,500.00	Purchases	+ 0.00
Credit Available	\$250.00	Cash Advances	+ 0.00
Cash Credit Limit	\$7,125.00	Balance Transfers	+ 0.00
Cash Credit Available	\$250.00	Finance Charges	+ 179.41
		New Balance	= \$9,249.79
You may be able to avoid Periodic Finance Charges, see the reverse side for details.			

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 20.59
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 20.59
Available to Redeem	\$ 20.00

Cashback Bonus® Since Anniversary Date
of September 6: \$5.39

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

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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		
Payments and Credits	Sep 2	Sep 2	INTERNET PAYMENT - THANK YOU \$ -210.00

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.

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01342%; corresponding ANNUAL PERCENTAGE RATE: 4.90%. Rate is subject to the terms of the offer including expiration.

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.

Get 5% Cashback Bonus(R) from October to December at restaurants, movies theaters and rental stores; and on books, music and everything else at AMAZON.COM. Barnes & Noble Borders(R) Circuit City Crutchfield(R) Napster(R) and

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James T.—Cleveland, Ohio

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Closing Date: September 6, 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	\$1114.56	0.05477%	19.99% F	19.99%	\$18.92	none
Cash Advances	\$8218.71	0.06299%	22.99% F	22.99%	\$160.49	\$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 Discover.com or
call 1-800-DISCOVER / 1-800-247-2691

Payment Due Date
November 5, 2006

\$

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Card or pay online @ Discovercard.com.

06 SDSN6A01 0008240

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receive important Account information and special offers.

00000198645811998476909762900000000019300

Discover Platinum Card Account Summary

Closing Date: October 6, 2006

page 1 of 2

Account number ending in	2220
Payment Due Date	November 5, 2006
Minimum Payment Due	\$193.00
Credit Limit	\$10,500.00
Credit Available	\$737.00
Cash Credit Limit	\$7,900.00
Cash Credit Available	\$737.00

Previous Balance	\$9,249.79
Payments And Credits	- 205.00
Purchases	+ 51.81
Cash Advances	+ 475.00
Balance Transfers	+ 0.00
Finance Charges	+ 191.30
New Balance	= \$9,762.90

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 20.59
New Cashback Bonus Earned	+ 0.13
Cashback Bonus Balance	\$ 20.72
Available to Redeem	\$ 20.00

Cashback Bonus® Anniversary
Date: September 6CONGRATULATIONS! Your Cashback
Bonus(R) is waiting for you. Visit
Discovercard.com or call 1-800-DISCOVER
(1-800-347-2683) to get your share of
America's #1 Cash Rewards Program.How Can We Help You?
It's your choice - 3 ways to helpPlease have your Discover Card available.
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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

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	Trans. Date	Post Date		
Payments and Credits	Oct 5	Oct 5	INTERNET PAYMENT - THANK YOU	\$ -205.00
Restaurants	Sep 19	Sep 19	PERKINS 02135663 DUBOIS PA	17.81
Gasoline	Sep 22	Sep 22	CHOICE CIGARETTES #440 CLEARFIELD PA	34.00
Cash Advances	Sep 25	Sep 25	CASH ADVANCE CHECK #0064	275.00
	Sep 25	Sep 25	CASH ADVANCE TRANS FEE FINANCE CHARGE	8.25
	Oct 2	Oct 2	CASH ADVANCE CHECK #0065	200.00
	Oct 2	Oct 2	CASH ADVANCE TRANS FEE FINANCE CHARGE	6.00

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.Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01342%; corresponding ANNUAL PERCENTAGE
RATE: 4.90%. Rate is subject to the terms of the offer including expiration.Manage your account your way - whether you prefer to speak with a live person or manage things on your own, Discover(R)
Card has the right account management options for you. Call 1-800-DISCOVER (1-800-347-2683) or visit Discovercard.com

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James T.—Cleveland, Ohio

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Closing Date: October 6, 2006

page 2 of 2

Discovercard.com provides you with the easiest online self-service options that put you in control of your account. Make a payment today or schedule one in advance. Sign up for timely e-mail reminders to help you avoid fees. Easy account management is just a click away! Register or log in to Discovercard.com/registermyaccount

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

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	\$969.68	0.05477%	19.99% F	19.99%	\$15.93	none
Cash Advances	\$8526.15	0.06299%	22.99% F	24.68%	\$161.12	\$14.25

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

Questions? Manage your account at Discover.com or

call 1-800-DISCOVER / 1-800-247-2492



\$9,977.72

\$208.00

Enter Amount Enclosed Below

Payment Due Date
December 5, 2006

\$

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

06 SDSN6A01 0008241

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1176 BLOOMINGTON AVE
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CHARLOTTE NC 28272-1084

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Discover Platinum Card Account Summary

Closing Date: November 6, 2006

page 1 of 3

Account number ending in 2220
Payment Due Date December 5, 2006
Minimum Payment Due \$208.00
Credit Limit \$10,500.00
Credit Available \$522.00
Cash Credit Limit \$7,900.00
Cash Credit Available \$522.00

Previous Balance	\$9,762.90
Payments And Credits	- 210.00
Purchases	+ 26.00
Cash Advances	+ 200.00
Balance Transfers	+ 0.00
Finance Charges	+ 198.82
New Balance	= \$9,977.72

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 20.72
New Cashback Bonus Earned	+ 0.07

Cashback Bonus Balance Available to Redeem	\$ 20.79
	\$ 20.00

Cashback Bonus® Anniversary
Date: September 6

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

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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		
Payments and Credits	Nov 4	Nov 4	INTERNET PAYMENT - THANK YOU	\$ -210.00
Gasoline	Oct 14	Oct 14	UNI-MART #94003 HYDE PA	26.00
Cash Advances	Oct 19	Oct 19	CASH ADVANCE CHECK #0067	200.00
	Oct 19	Oct 19	CASH ADVANCE TRANS FEE FINANCE CHARGE	6.00

Information For You

Congratulations! Your Account credit limit has been increased to \$10,500.00.

Congratulations! Your Account's cash credit limit has been increased to \$7,900.00.

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01342%; corresponding ANNUAL PERCENTAGE RATE: 4.90%. Rate is subject to the terms of the offer including expiration.

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, you can pay your bill quickly and easily. Sign up at Discovercard.com/ps

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James T.—Cleveland, Ohio

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Closing Date: November 6, 2006

page 2 of 3

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	\$817.35	0.05477%	19.99% F	19.99%	\$13.87	none
Cash Advances	\$9164.26	0.06299%	22.99% F	24.21%	\$178.95	\$6.00

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

Questions? Manage your account at Discover.com or

call 1-800-DISCOVER (1-800-247-2683)

Cashback Bonus[®] Award Summary

Cashback Bonus Anniversary Date:	September 6	Balance
Previous Cashback Bonus Award Balance	\$	20.72
Purchase Award This Period	+	0.07
Cashback Bonus Award Total		20.79
Cashback Bonus Award Balance		20.79
Award Available to Redeem	\$	20.00



\$9,970.06

\$204.00

Enter Amount Enclosed Below

Payment Due Date
January 5, 2007

\$

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

06 SDSN6A01 0008242

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1176 BLOOMINGTON AVE
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000001986458119984769099700600000000020400

Discover Platinum Card Account Summary

Closing Date: December 6, 2006

page 1 of 2

Account number ending in	2220
Payment Due Date	January 5, 2007
Minimum Payment Due	\$204.00
Credit Limit	\$10,500.00
Credit Available	\$529.00
Cash Credit Limit	\$7,900.00
Cash Credit Available	\$529.00

Previous Balance	\$9,977.72
Payments And Credits	- 215.00
Purchases	+ 18.98
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 188.36
New Balance	= \$9,970.06

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 20.79
New Cashback Bonus Earned	+ 0.05

Cashback Bonus® Anniversary
Date: September 6

Cashback Bonus Balance	\$ 20.84
Available to Redeem	\$ 20.00

CONGRATULATIONS! Your Cashback
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Discovercard.com or call 1-800-DISCOVER
(1-800-347-2683) to get your share of
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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		
Payments and Credits	Dec 4	Dec 4	INTERNET PAYMENT - THANK YOU	\$ -215.00
Merchandise/Retail	Dec 3	Dec 3	CALENDARS.COM, LLC 512-3894005 TX	18.98

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01342%; corresponding ANNUAL PERCENTAGE
RATE: 4.90%. Rate is subject to the terms of the offer including expiration.

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!*

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

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Closing Date: December 6, 2006

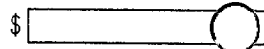
page 2 of 2

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	\$626.72	0.05477%	19.99% F	19.99%	\$10.30	none
Cash Advances	\$9422.91	0.06299%	22.99% F	22.99%	\$178.06	\$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 Discover.com or
call 1-800-DISCOVER (1-800-247-2682)

Payment Due Date
February 5, 2007Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

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000001986456119984769102650600000000021500

Discover Platinum Card Account Summary

Closing Date: January 6, 2007

page 1 of 2

Account number ending in 2220
Payment Due Date February 5, 2007
Minimum Payment Due \$215.00
Credit Limit \$10,500.00
Credit Available \$234.00
Cash Credit Limit \$7,900.00
Cash Credit Available \$234.00Previous Balance \$9,970.06
Payments And Credits - 220.00
Purchases + 315.84
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 199.16
New Balance = \$10,265.06You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance \$ 20.84
New Cashback Bonus Earned + 0.79
Redemptions This Period - 20.00Cashback Bonus® Anniversary
Date: September 6Cashback Bonus Balance \$ 1.63
Available to Redeem \$ 0.00Cashback Bonus(R) is America's #1 Cash
Rewards Program! Full 5% Cashback Bonus
on Get More purchases in popular categories
throughout the year and up to 1% Cashback
Bonus on all your other purchases.How Can We Help You?
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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		
Payments and Credits	Jan 5	Jan 5	INTERNET PAYMENT - THANK YOU	\$ -200.00
Award and Rebate Credits	Jan 3	Jan 3	REWARD REDEMPTION CREDIT	-20.00
Merchandise/Retail	Dec 7	Dec 7	AMAZON.COM AMZN.COM/BILLWA 80540615545960	89.99
	Dec 16	Dec 16	BATH&BODY DUBOIS PA	23.93
	Dec 17	Dec 17	EYESADDICTION.COM 8607677447 CT	43.95
	Dec 17	Dec 17	SHE*SHEPLERS INC 800-833-7007 KS 8971579	46.49
	Dec 18	Dec 18	QVC*298226367301* 800-367-9444 PA	62.99
Services	Dec 18	Dec 18	PAYPAL *BUZNAPPER 402 935 7733 CA	39.45
	Dec 26	Dec 26	SFI*PHOTOSBYSHUTTERFLY 510-266-8333 CA DNOR60000000PTSF	9.04

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01342%; corresponding ANNUAL PERCENTAGE
RATE: 4.90%. Rate is subject to the terms of the offer including expiration.

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!*

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

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Closing Date: January 6, 2007

page 2 of 2

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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 or visit Wish.org

Visit ShopDiscover at Discovercard.com/shop to earn additional Cashback Bonus(R) when you shop online. You will find great offers from retailers like Barnes and Noble, FTD, Magazines.com and more!

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	\$682.50	0.05477%	19.99% F	19.99%	\$11.59	none
Cash Advances	\$9605.64	0.06299%	22.99% F	22.99%	\$187.57	\$0

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

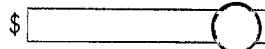
Questions? Manage your account at Discover.com or
call 1-800-DISCOVER (1-800-347-2683)



\$10,285.86

\$216.00

Enter Amount Enclosed Below

Payment Due Date
March 5, 2007Please make check payable to Discover Platinum
Card or pay online @ Discovercard.com.

06 SDSN6A01 0008244

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1176 BLOOMINGTON AVE
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PO BOX 71084

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

000001986458119984769102858600000000021600

Discover Platinum Card Account Summary

Closing Date: February 6, 2007

page 1 of 2

Account number ending in	2220
Payment Due Date	March 5, 2007
Minimum Payment Due	\$216.00
Credit Limit	\$10,500.00
Credit Available	\$214.00
Cash Credit Limit	\$7,900.00
Cash Credit Available	\$214.00

Previous Balance	\$10,265.06
Payments And Credits	- 225.00
Purchases	+ 44.95
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 200.85
New Balance	= \$10,285.86

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 1.63
New Cashback Bonus Earned	+ 0.11

Cashback Bonus Balance	\$ 1.74
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: September 6Cashback 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

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3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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	Trans. Date	Post Date		
Payments and Credits	Feb 5	Feb 5	INTERNET PAYMENT - THANK YOU	\$ -225.00
Gasoline	Jan 27	Jan 27	UNI-MART #94076 CURWENSVILLE PA	30.00
Government Services	Feb 5	Feb 5	INTUIT *TURBOTAX 800-446-8848 CA BOB 16200601628	14.95

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.01342%; corresponding ANNUAL PERCENTAGE
RATE: 4.90%. Rate is subject to the terms of the offer including expiration.Use your Discover(R) Card to make a \$100 donation to The Statue of Liberty-Ellis Island Foundation, Inc. and you can have
the name of someone you care about engraved on The American Immigrant Wall of Honor(R), built to celebrate freedom
and commemorate American Dreams. For more information log on to Discovercard.com

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

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Closing Date: February 6, 2007

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As a Discover Cardmember, you get the most complete set of travel benefits offered by a no-annual-fee credit card. From 5% Cashback Bonus(R) to complete travel protection, Discover Card has your travel needs covered. Visit Discovercard.com for more details.

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$564.07	0.05477%	19.99% F	19.99%	\$9.58	none
Cash Advances	\$9795.00	0.06299%	22.99% F	22.99%	\$191.27	\$0

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

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\$10,237.65

\$202.00

Enter Amount Enclosed Below

Payment Due Date
April 5, 2007\$ Please make check payable to Discover Platinum
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000001986458119984769102376500000000020200

Discover Platinum Card Account Summary

Closing Date: March 6, 2007

page 1 of 1

Account number ending in	2220
Payment Due Date	April 5, 2007
Minimum Payment Due	\$202.00
Credit Limit	\$10,500.00
Credit Available	\$262.00
Cash Credit Limit	\$7,900.00
Cash Credit Available	\$262.00

Previous Balance	\$10,285.86
Payments And Credits	- 230.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 181.79
New Balance	= \$10,237.65

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 1.74
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 1.74
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: September 6Cashback 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.

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It's your choice - 3 ways to help

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3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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	Trans. Date	Post Date		
Payments and Credits	Mar 5	Mar 5	INTERNET PAYMENT - THANK YOU	\$ -230.00

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE
RATE: 9.90%. Rate is subject to the terms of the offer including expiration.

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	\$378.31	0.05477%	19.99% F	19.99%	\$5.80	none
Cash Advances	\$9978.63	0.06299%	22.99% F	22.99%	\$175.99	\$0

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Payment Due Date
May 5, 2007

\$

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000001986458119984769102187700000000021700

Discover Platinum Card Account Summary

Closing Date: April 6, 2007

page 1 of 1

Account number ending in	2220
Payment Due Date	May 5, 2007
Minimum Payment Due	\$217.00
Credit Limit	\$10,500.00
Credit Available	\$281.00
Cash Credit Limit	\$7,900.00
Cash Credit Available	\$281.00

Previous Balance	\$10,237.65
Payments And Credits	- 220.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 201.12
New Balance	= \$10,218.77

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 1.74
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 1.74
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: September 6Cashback Bonus(R) is America's #1 Cash
Rewards Program! Full 5% Cashback Bonus
on Get More purchases in popular categories
throughout the year and up to 1% Cashback
Bonus on all your other purchases.How Can We Help You?
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3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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	Trans. Date	Post Date		
Payments and Credits	Apr 5	Apr 5	INTERNET PAYMENT - THANK YOU	\$ -220.00

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE
RATE: 9.90%. Rate is subject to the terms of the offer including expiration.

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	\$158.19	0.05477%	19.99% F	19.99%	\$2.68	none
Cash Advances	\$10162.37	0.06299%	22.99% F	22.99%	\$198.44	\$0

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

Payment Due Date
June 5, 2007

\$

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000001986458119984769102293600000000021000

Discover More Card Account Summary

Closing Date: May 6, 2007

page 1 of 2

Account number ending in	2220
Payment Due Date	June 5, 2007
Minimum Payment Due	\$210.00
Credit Limit	\$10,500.00
Credit Available	\$270.00
Cash Credit Limit	\$7,900.00
Cash Credit Available	\$270.00

Previous Balance	\$10,218.77
Payments And Credits	- 220.00
Purchases	+ 36.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 194.59
New Balance	= \$10,229.36

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 1.74
New Cashback Bonus Earned	+ 0.09

Cashback Bonus Balance Available to Redeem	\$ 1.83
	\$ 0.00

Cashback Bonus® Anniversary
Date: September 6Cashback Bonus(R) is America's #1 Cash
Rewards Program! Full 5% Cashback Bonus
on Get More purchases in popular categories
throughout the year and up to 1% Cashback
Bonus on all your other purchases.How Can We Help You?
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3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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	Trans. Date	Post Date		
Payments and Credits	May 4	May 4	INTERNET PAYMENT - THANK YOU	\$ -220.00
Government Services	Apr 30	Apr 30	PA DRIVER/VEHICLE SERV 8009324600 PA	36.00

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE
RATE: 9.90%. Rate is subject to the terms of the offer including expiration.

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James T.—Cleveland, Ohio

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Closing Date: May 6, 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	\$10.84	0.05477%	19.99% F	19.99%	\$0.18	none
Cash Advances	\$10288.20	0.06299%	22.99% F	22.99%	\$194.41	\$0

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Payment Due Date
July 5, 2007

\$

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Discover More Card Account Summary

Account number ending in 2220
Payment Due Date July 5, 2007
Minimum Payment Due \$217.00
Credit Limit \$10,500.00
Credit Available \$254.00
Cash Credit Limit \$7,900.00
Cash Credit Available \$254.00

Closing Date: June 6, 2007

page 1 of 2

Previous Balance	\$10,229.36
Payments And Credits	- 215.00
Purchases	+ 30.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 201.37
New Balance	= \$10,245.73

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 1.83
New Cashback Bonus Earned	+ 0.08

Cashback Bonus® Anniversary
Date: September 6

Cashback Bonus Balance Available to Redeem	\$ 1.91
	\$ 0.00

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?
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3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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	Trans. Date	Post Date		
Payments and Credits	Jun 5	Jun 5	INTERNET PAYMENT - THANK YOU	\$ -215.00
Gasoline	Jun 2	Jun 2	UNI-MART #94003 HYDE PA	30.00

Information For You

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02737%; corresponding ANNUAL PERCENTAGE
RATE: 9.99%. Rate is subject to the terms of the offer including expiration.Get 5% Cashback Bonus(R) from July through September on gas, hotels, and admission to theme parks, water parks,
museums, aquariums and zoos with the Get More program. Sign up at Discovercard.com or call 1-800-DISCOVER

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"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

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Closing Date: June 6, 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	\$38.98	0.05477%	19.99% F	19.99%	\$0.66	none
Cash Advances	\$10278.54	0.06299%	22.99% F	22.99%	\$200.71	\$0

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Questions? Manage your account at Discover.com or
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Payment Due Date
August 5, 2007

\$

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1176 BLOOMINGTON AVE
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Discover More Card Account Summary

Closing Date: July 6, 2007

page 1 of 2

Account number ending in 2220
Payment Due Date August 5, 2007
Minimum Payment Due \$211.00
Credit Limit \$10,500.00
Credit Available \$227.00
Cash Credit Limit \$7,900.00
Cash Credit Available \$227.00

Previous Balance	\$10,245.73
Payments And Credits	- 217.00
Purchases	+ 48.56
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 195.58
New Balance	= \$10,272.87

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 1.91
New Cashback Bonus Earned	+ 0.12

Cashback Bonus Balance	\$ 2.03
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: September 6

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.

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options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943,
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Transactions

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	Trans. Date	Post Date		
Payments and Credits	Jul 5	Jul 5	INTERNET PAYMENT - THANK YOU	\$ -217.00
Gasoline	Jun 12	Jun 12	CHOICE CIGARETTES #44088 CLEARFIELD PA	35.00
Services	Jun 30	Jun 30	SFI*PHOTOSBYSHUTTERFLY 510-266-8333 CA TY4F80000000PTSF	13.56

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Closing Date: July 6, 2007

page 2 of 2

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02737%; corresponding ANNUAL PERCENTAGE RATE: 9.99%. Rate is subject to the terms of the offer including expiration.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$61.39	0.05477%	19.99% F	19.99%	\$1.01	none
Cash Advances	\$10296.49	0.06299%	22.99% F	22.99%	\$194.57	\$0

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made to your account on the same day. Visit
Discover.com/payments today.PO BOX 71084
CHARLOTTE NC 28272-1084Address, e-mail or telephone change? Print change in space
above, or go to Discover.com. Print your e-mail address to
receive important Account information and special offers.

000001986458119984769103420400000000021900

Discover More Card Account Summary

Closing Date: September 6, 2007

page 1 of 2

Account number ending in	2220
Payment Due Date	October 5, 2007
Minimum Payment Due	\$219.00
Credit Limit	\$10,500.00
Credit Available	\$157.00
Cash Credit Limit	\$7,900.00
Cash Credit Available	\$157.00

Previous Balance	\$10,300.44
Payments And Credits	- 220.00
Purchases	+ 58.21
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 203.39
New Balance	= \$10,342.04

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 2.14
New Cashback Bonus Earned	+ 0.15

Cashback Bonus Balance	\$ 2.29
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: September 6Cashback 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 helpPlease 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	Sep 5	Sep 5	INTERNET PAYMENT - THANK YOU	\$ -220.00
Gasoline	Aug 7	Aug 7	CHOICE CIGARETTES #44088 CLEARFIELD PA	30.00
Services	Aug 24	Aug 24	PAYPAL *KIMKINS COM 4029357733 CA	28.21

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!*

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

Experience it for yourself at Discover.com

* According to the 2008 Brand Keys Customer Loyalty Engagement Index Report
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Closing Date: September 6, 2007

page 2 of 2

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE RATE: 9.90%. Rate is subject to the terms of the offer including expiration.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$86.78	0.05477%	19.99% F	19.99%	\$1.47	none
Cash Advances	\$10340.35	0.06299%	22.99% F	22.99%	\$201.92	\$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 Discover.com or
call 1-800-DISCOVER (1-800-247-2600)

Payment Due Date
November 5, 2007

\$

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

06 SDSN6A01 0008252

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000001986458119984769103187200000000021200

Discover More Card Account Summary

Closing Date: October 6, 2007

page 1 of 1

Account number ending in 2220
 Payment Due Date November 5, 2007
 Minimum Payment Due \$212.00
 Credit Limit \$10,500.00
 Credit Available \$181.00
 Cash Credit Limit \$7,900.00
 Cash Credit Available \$181.00

Previous Balance \$10,342.04
 Payments And Credits - 220.00
 Purchases + 0.00
 Cash Advances + 0.00
 Balance Transfers + 0.00
 Finance Charges + 196.68
 New Balance = \$10,318.72

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

Cashback Bonus®

Opening Cashback Bonus Balance \$ 2.29
 New Cashback Bonus Earned + 0.00

Cashback Bonus Balance \$ 2.29
 Available to Redeem \$ 0.00

Cashback Bonus® Anniversary
Date: September 6Cashback 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 helpPlease have your Discover Card available.
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3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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Trans. Date	Post Date	Description	Amount
Oct 4	Oct 4	INTERNET PAYMENT - THANK YOU	\$ -220.00

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02164%; corresponding ANNUAL PERCENTAGE RATE: 7.90%. Rate is subject to the terms of the offer including expiration.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$54.19	0.05477%	19.99% F	19.99%	\$0.89	none
Cash Advances	\$10360.79	0.06299%	22.99% F	22.99%	\$195.79	\$0

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

Wish you could sort these purchases by amount, description or category? You can -- register at Discovercard.com to view your purchases online as far back as 12 months. Learn more at Discovercard.com/purchases



\$10,309.86

\$219.00

Enter Amount Enclosed Below

Payment Due Date
December 5, 2007

\$

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

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000001986458119984769103098600000000021900

Discover More Card Account Summary

Closing Date: November 6, 2007

page 1 of 1

Account number ending in	2220
Payment Due Date	December 5, 2007
Minimum Payment Due	\$219.00
Credit Limit	\$10,500.00
Credit Available	\$190.00
Cash Credit Limit	\$7,900.00
Cash Credit Available	\$190.00

Previous Balance	\$10,318.72
Payments And Credits	- 212.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 203.14
New Balance	= \$10,309.86

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 2.29
New Cashback Bonus Earned	+ 0.00
Cashback Bonus Balance	\$ 2.29
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: September 6Cashback 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

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3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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	Trans. Date	Post Date		
Payments and Credits	Nov 5	Nov 5	INTERNET PAYMENT - THANK YOU	\$ -212.00

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	\$0.84	0.05477%	19.99% F	19.99%	\$0.01	none
Cash Advances	\$10402.29	0.06299%	22.99% F	22.99%	\$203.13	\$0

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

Payment Due Date
January 5, 2008

\$

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000001986458119984769103165800000000021200

Discover More Card Account Summary

Closing Date: December 6, 2007

page 1 of 1

Account number ending in 2220
Payment Due Date January 5, 2008
Minimum Payment Due \$212.00
Credit Limit \$10,500.00
Credit Available \$183.00
Cash Credit Limit \$7,900.00
Cash Credit Available \$183.00Previous Balance \$10,309.86
Payments And Credits - 220.00
Purchases + 30.00
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 196.72
New Balance = \$10,316.58You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus®

Opening Cashback Bonus Balance \$ 2.29
New Cashback Bonus Earned + 0.07Cashback Bonus Balance \$ 2.36
Available to Redeem \$ 0.00Cashback Bonus® Anniversary
Date: September 6Cashback Bonus(R) is America's #1 Cash
Rewards Program! Full 5% Cashback Bonus
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Bonus on all your other purchases.How Can We Help You?
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Transactions

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	Trans. Date	Post Date		
Payments and Credits	Dec 5	Dec 5	INTERNET PAYMENT - THANK YOU	\$ -220.00
Gasoline	Nov 14	Nov 14	UNI-MART #94076 CURWENSVILLE PA	30.00

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02737%; corresponding ANNUAL PERCENTAGE
RATE: 9.99%. Rate is subject to the terms of the offer including expiration.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$23.14	0.05477%	19.99% F	19.99%	\$0.38	none
Cash Advances	\$10389.90	0.06299%	22.99% F	22.99%	\$196.34	\$0

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



\$10,340.05

\$219.00

Enter Amount Enclosed Below

Payment Due Date
February 5, 2008

\$

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000001986458119984769103400500000000021900

Discover More Card Account Summary

Closing Date: January 6, 2008

page 1 of 1

Account number ending in 2220
Payment Due Date February 5, 2008
Minimum Payment Due \$219.00
Credit Limit \$10,500.00
Credit Available \$159.00
Cash Credit Limit \$7,900.00
Cash Credit Available \$159.00

Previous Balance	\$10,316.58
Payments And Credits	- 220.00
Purchases	+ 40.01
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 203.46
New Balance	= \$10,340.05

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 2.36
New Cashback Bonus Earned	+ 0.10

Cashback Bonus Balance	\$ 2.46
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: September 6

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.

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3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

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	Trans. Date	Post Date		
Payments and Credits	Jan 5	Jan 5	INTERNET PAYMENT - THANK YOU	\$ -220.00
Gasoline	Dec 17	Dec 17	UNI-MART #94003 HYDE PA	20.00
	Dec 19	Dec 19	UNI-MART #94076 CURWENSVILLE PA	20.01

Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE
RATE: 9.90%. Rate is subject to the terms of the offer including expiration.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$54.62	0.05477%	19.99% F	19.99%	\$0.93	none
Cash Advances	\$10371.75	0.06299%	22.99% F	22.99%	\$202.53	\$0

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

Wish you could sort these purchases by amount, description or category? You can - register at Discovercard.com to view
your purchases online as far back as 12 months. Learn more at Discovercard.com/purchases



\$10,806.73

\$486.00

Enter Amount Enclosed Below

Payment Due Date
March 5, 2008\$

Please make check payable to Discover Card.
You are overlimit. Pay the sum of the monthly
minimum payment plus the overlimit amount of
\$306.73.

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
Discover.com/payments today.

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1176 BLOOMINGTON AVE
CURWENSVILLE PA 16833-6709

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000001986458119984769108067300000000048600

Discover More Card Account Summary

Closing Date: February 6, 2008

page 1 of 1

Account number ending in 2220
Payment Due Date March 5, 2008
Minimum Payment Due \$486.00
Credit Limit \$10,500.00
Credit Available \$0.00
Cash Credit Limit \$7,900.00
Cash Credit Available \$0.00

Previous Balance	\$10,340.05
Payments And Credits	- 0.00
Purchases	+ 215.26
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 251.42
New Balance	= \$10,806.73

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 2.46
New Cashback Bonus Earned	+ 0.34
Cashback Bonus Balance	\$ 2.80
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: September 6

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

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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		
Other/Miscellaneous	Feb 6	Feb 6	OVERLIMIT FEE	\$ 39.00
	Feb 6	Feb 6	LATE FEE	39.00
Services	Jan 9	Jan 9	PENELEC/METED/JCPL 800-646-0400 OH 1264477426	133.31
	Jan 9	Jan 9	FEES 214-750-2700 TX 3264477426	3.95

Information For You

*** 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	\$171.07	0.07121%	25.99% F	25.99%	\$3.77	none
Cash Advances	\$10418.45	0.07668%	27.99% F	27.99%	\$247.65	\$0

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

Wish you could sort these purchases by amount, description or category? You can - register at **Discovercard.com** to view your purchases online as far back as 12 months. Learn more at **Discovercard.com/purchases**

Payment Due Date
April 5, 2008

\$

Please make check payable to Discover Card.
You are overlimit. Pay the sum of the monthly
minimum payment plus the overlimit amount of
\$627.22.

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
Discover.com/payments today.

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000001986458119984769111272200000000074400

Discover More Card Account Summary

Account number ending in 2220
Payment Due Date April 5, 2008
Minimum Payment Due \$744.00
Credit Limit \$10,500.00
Credit Available \$0.00
Cash Credit Limit \$7,900.00
Cash Credit Available \$0.00

Closing Date: March 6, 2008

page 1 of 2

Previous Balance	\$10,806.73
Payments And Credits	- 0.00
Purchases	+ 78.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 242.49
New Balance	= \$11,127.22

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

Cashback Bonus®

Opening Cashback Bonus Balance	\$ 2.80
New Cashback Bonus Earned	+ 0.00

Cashback Bonus Balance	\$ 2.80
Available to Redeem	\$ 0.00

Cashback Bonus® Anniversary
Date: September 6

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

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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		
Other/Miscellaneous	Mar 6	Mar 6	OVERLIMIT FEE	\$ 39.00
	Mar 6	Mar 6	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 *** 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

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

Experience it for yourself at Discover.com

*According to the 2008 Brand Keys Customer Loyalty Engagement Index Report
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Closing Date: March 6, 2008

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: 29 days						
Purchases	\$262.57	0.07121%	25.99% F	25.99%	\$5.42	none
Cash Advances	\$10660.77	0.07668%	27.99% F	27.99%	\$237.07	\$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 Discover.com or
call 1-800-DISCOVER (1-800-347-2683)

Payment Due Date
May 5, 2008

\$

Please make check payable to Discover Card.
You are overlimit. Pay the sum of the monthly
minimum payment plus the overlimit amount of
\$982.47.

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your bill online and your payment can be
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000001986458119984769114824700000000103700

Discover More Card Account Summary

Closing Date: April 6, 2008

page 1 of 1

Account number ending in 2220
Payment Due Date May 5, 2008
Minimum Payment Due \$1,037.00
Credit Limit \$10,500.00
Credit Available \$0.00
Cash Credit Limit \$7,900.00
Cash Credit Available \$0.00

Previous Balance \$11,127.22
Payments And Credits - 0.00
Purchases + 78.00
Cash Advances + 0.00
Balance Transfers + 0.00
Finance Charges + 277.25
New Balance = \$11,482.47

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

Cashback Bonus®

Opening Cashback Bonus Balance \$ 2.80
New Cashback Bonus Earned + 0.00
Redemptions This Period - 2.80

Cashback Bonus® Anniversary
Date: September 6

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

How Can We Help You?

It's your choice - 3 ways to help

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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		
Other/Miscellaneous	Apr 6	OVERLIMIT FEE	\$ 39.00
	Apr 6	LATE FEE	39.00

Information For You

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

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$347.51	0.07942%	28.99% F	28.99%	\$8.56	none
Cash Advances	\$10913.29	0.07942%	28.99% F	28.99%	\$268.69	\$0

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

Payment Due Date
June 5, 2008

\$

Please make check payable to Discover Card.
You are overlimit. Pay the sum of the monthly
minimum payment plus the overlimit amount of
\$1,346.88.

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CURWENSVILLE PA 16833-6709

PO BOX 71084
CHARLOTTE NC 28272-1084

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

000001986458119984769118468800000000133900

Discover More Card Account Summary

Closing Date: May 6, 2008

page 1 of 1

Account number ending in 2220
Payment Due Date June 5, 2008
Minimum Payment Due \$1,339.00
Credit Limit \$10,500.00
Credit Available \$0.00
Cash Credit Limit \$7,900.00
Cash Credit Available \$0.00

Previous Balance	\$11,482.47
Payments And Credits	- 0.00
Purchases	+ 78.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 286.41
New Balance	= \$11,846.88

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

Cashback Bonus®

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

Cashback Bonus® Anniversary
Date: September 6

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	May 6	May 6	OVERLIMIT FEE	\$ 39.00
	May 6	May 6	LATE FEE	39.00

Information For You

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

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$435.12	0.08216%	29.99% F	29.99%	\$10.72	none
Cash Advances	\$11185.20	0.08216%	29.99% F	29.99%	\$275.69	\$0

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

Payment Due Date
July 5, 2008

\$

Please make check payable to Discover Card.
Minimum payment due includes a past due
amount of \$1,339.00.

06 SDSN6A01 0008260

LEZZER, MICHELLE T
1176 BLOOMINGTON AVE
CURWENSVILLE PA 16833-6709Will 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
Discover.com/payments today.PO BOX 71084
CHARLOTTE NC 28272-1084Address, e-mail or telephone change? Print change in space
above, or go to Discover.com. Print your e-mail address to
receive important Account information and special offers.

000001986458119984769122303600000000166000

Discover More Card Account Summary

Closing Date: June 6, 2008

page 1 of 2

Account number ending in	2220
Payment Due Date	July 5, 2008
Minimum Payment Due	\$1,660.00
Credit Limit	\$10,500.00
Credit Available	\$0.00
Cash Credit Limit	\$7,900.00
Cash Credit Available	\$0.00

Previous Balance	\$11,846.88
Payments And Credits	- 0.00
Purchases	+ 78.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 305.48
New Balance	= \$12,230.36

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

Cashback Bonus®

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

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

Cashback Bonus® Anniversary
Date: September 6

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	Jun 6	Jun 6	OVERLIMIT FEE	\$ 39.00
	Jun 6	Jun 6	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.

Congratulations to the 2008 Discover(R) Scholarship Program winners: Destiny Beal, Laura D'Asaro, Caitlyn Darnell, Sejal Hathi, Trey Jones, Rebecca Robison, Rhonda Samples, Marilyn Sanchez, Sarah Wooten and Ge Zhang. Each won \$30,000 for post high-school education or training. Visit www.Discoverfinancial.com/community to learn more.

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

Experience it for yourself at Discover.com

*According to the 2008 Brand Keys Customer Loyalty Engagement Index Report
©2008 Discover Bank, Member FDIC



Closing Date: June 6, 2008

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	\$525.11	0.08216%	29.99% F	29.99%	\$13.37	none
Cash Advances	\$11468.93	0.08216%	29.99% F	29.99%	\$292.11	\$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 Discover.com or
call 1-800-DISCOVER (1-800-347-5623)



\$12,613.43

\$1,981.00

Enter Amount Enclosed Below

Payment Due Date
August 5, 2008

\$

Please make check payable to Discover Card.
Minimum payment due includes a past due
amount of \$1,660.00.

06 SDSN6A01 0008261

LEZZER, MICHELLE T
1176 BLOOMINGTON AVE
CURWENSVILLE PA 16833-6709Will 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
Discover.com/payments today.Address, e-mail or telephone change? Print change in space
above, or go to Discover.com. Print your e-mail address to
receive important Account information and special offers.

PO BOX 71084

CHARLOTTE NC 28272-1084

000001986458119984769126134300000000198100

Discover More Card Account Summary

Closing Date: July 6, 2008

page 1 of 2

Account number ending in	2220
Payment Due Date	August 5, 2008
Minimum Payment Due	\$1,981.00
Credit Limit	\$10,500.00
Credit Available	\$0.00
Cash Credit Limit	\$7,900.00
Cash Credit Available	\$0.00

Previous Balance	\$12,230.36
Payments And Credits	- 0.00
Purchases	+ 78.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 305.07
New Balance	= \$12,613.43

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

Cashback Bonus®

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

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

Cashback Bonus® Anniversary
Date: September 6

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	Jul 6	Jul 6	OVERLIMIT FEE	\$ 39.00
	Jul 6	Jul 6	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.

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

Experience it for yourself at Discover.com

* According to the 2008 Brand Keys Customer Loyalty Engagement Index Report
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Closing Date: July 6, 2008

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	\$617.36	0.08216%	29.99% F	29.99%	\$15.21	none
Cash Advances	\$11759.82	0.08216%	29.99% F	29.99%	\$289.86	\$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 Discover.com or
call 1-800-DISCOVER (1-800-347-2682)



512,977.67

\$2,322.00

Enter Amount Enclosed Below

Payment Due Date
September 5, 2008\$

Please make check payable to Discover Card.
You are overlimit. Pay the sum of the monthly
minimum payment plus the overlimit amount of
\$2,477.67.

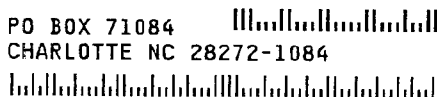
Will your payment get to us on time? Pay
your bill online and your payment can be
made to your account on the same day. Visit
Discover.com/payments today.

06 SDSN6A01 0008262

LEZZER, MICHELLE T
1176 BLOOMINGTON AVE
CURWENSVILLE PA 16833-6709

PO BOX 71084
CHARLOTTE NC 28272-1084

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



000001986458119984767129776700000000232200

Discover More Card Account Summary

Closing Date: August 6, 2008

page 1 of 2

Account number ending in 2220
Payment Due Date September 5, 2008
Minimum Payment Due \$2,322.00
Credit Limit \$10,500.00
Credit Available \$0.00
Cash Credit Limit \$7,900.00
Cash Credit Available \$0.00

Previous Balance	\$12,613.43
Payments And Credits	- 0.00
Purchases	+ 39.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 325.24
New Balance	= \$12,977.67

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

Cashback Bonus®

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

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

Cashback Bonus® Anniversary
Date: September 6

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 6	Aug 6	LATE FEE \$ 39.00

Information For You

Your Account is overlimit. While we are permitted under the Cardmember Agreement to charge you an Overlimit Fee, we have chosen not to do so at this time. We reserve the right to do so if, as of the close of a billing period, your outstanding Account balance exceeds your Account credit limit. See the Overlimit Fee section of the Cardmember Agreement for details.

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your 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.

Discover® Card ranked #1 in Customer Loyalty—for 11 years in a row!*

"I've never been so impressed with a company that has looked out for my well-being with timely reminders, paperless statements and even a telephone call when something looks suspicious. Your service levels are unprecedented in the industry. You've got a customer in me for life."

James T.—Cleveland, Ohio

Experience it for yourself at Discover.com

*According to the 2008 Brand Keys Customer Loyalty Engagement Index Report
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Closing Date: August 6, 2008

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	\$711.99	0.08216%	29.99% F	29.99%	\$18.13	none
Cash Advances	\$12058.13	0.08216%	29.99% F	29.99%	\$307.11	\$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 Discover.com or

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

Payment Due Date
DUE IMMEDIATELY

\$

08 SDSN6A01 0008264

LEZZER, MICHELLE T
1176 BLOOMINGTON AVE
CURWENSVILLE PA 16833-6709Will 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
Discover.com/payments today.PO BOX 6103
CAROL STREAM IL 60197-6103Address, e-mail or telephone change? Print change in space
above, or go to Discover.com. Print your e-mail address to
receive important Account information and special offers.

000001986458119984769129776700000001297767

Discover More Card Account Summary

Closing Date: September 8, 2008

page 1 of 1

Account number ending in 2220
Payment Due Date October 7, 2008
Minimum Payment Due \$12,977.67
Credit Limit \$10,500.00
Credit Available \$0.00
Cash Credit Limit \$0.00
Cash Credit Available \$0.00

Previous Balance	\$12,977.67
Payments And Credits	- 0.00
Purchases	+ 0.00
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
Finance Charges	+ 0.00
New Balance	= \$12,977.67

Cashback Bonus®

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

Cashback Bonus® Anniversary
Date: September 8How Can We Help You?
It's your choice - 3 ways to helpPlease 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.

Information For You

While we are permitted under the Cardmember Agreement to increase the APRs on your Account because your payment was late, we have chosen not to do so at this time. We have terminated, however, any introductory or promotional rate on purchases and any special balance transfer rate, and applied the standard APR for purchases to your outstanding balance of purchases and balance transfers. However, we reserve the right to increase the APRs on your Account if you fail to pay the minimum payment due by the payment due date. See the Default Rate Plan section of the Cardmember Agreement for details.

Finance Charge Summary

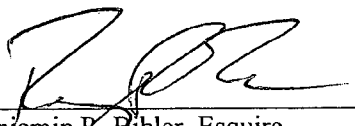
	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 8 days						
Purchases	\$0	0.08216%	29.99% F	29.99%	\$0	none
Cash Advances	\$0	0.08216%	29.99% F	29.99%	\$0	\$0
previous billing period: 25 days						
Purchases	\$0	0.08216%	29.99% F	29.99%	\$0	none

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

CERTIFICATE OF SERVICE

A true and correct copy of Plaintiff's First Request for Production of Documents and Request for Admissions has been served by U.S. Mail, on the 7th day of April, 2009, upon the following:

Michelle T Lezzer
1176 Bloomington Avenue
Curwensville, Pa 16833



Benjamin R. Bibler, Esquire
PA I.D. #93598
WELTMAN, WEINBERG & REIS
CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

CERTIFICATE OF SERVICE

A true and correct copy of the within Plaintiff's Motion for Summary Judgment and Brief in Support has been served by U.S. Mail, Postage Pre-Paid, on 23rd day of July, 2009 upon the following:

Michelle T Lezzer
1176 Bloomington Ave
Curwensville, Pa 16833

By: 

Benjamin R. Bibler, Esquire
PA ID# 93598
Weltman, Weinberg & Reis CO L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219

FILED

JUL 27 2009

William A. Shaw
Prothonotary/Clerk of Courts

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

DISCOVER BANK,

Plaintiff,

Case No.: 08-2407 CD

vs.

TYPE OF PLEADING:

PRAECIPE TO SCHEDULE

MICHELLE T LEZZER

Defendants.

FILED ON BEHALF OF:
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

Benjamin R. Bibler, Esquire
PA I.D. #93598
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

FILED ^{1cc}
JUL 27 2009 *Atty Bibler*
William A. Shaw
Prothonotary/Clerk of Courts (610)

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

DISCOVER BANK,

Plaintiff,

Case No.: 08-2407 CD

vs.

MICHELLE T LEZZER,

Defendants.

PRAECIPE TO SCHEDULE

TO THE PROTHONOTARY:

Please schedule the Motion For Summary Judgment before a Judge for decision.

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

By: 

Benjamin R. Bihler, Esquire

PA I.D. #93598

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

1400 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

CERTIFICATE OF SERVICE

A true and correct copy of the Praeipie to Schedule has been served by First Class Mail, postage pre-paid, on 24 day of July, 2009 upon the following:

Michelle T Lezzer
1176 Bloomington Ave
Curwensville Pa 16833

By: 

Benjamin R. Bibler, Esquire

PA I.D. #93598

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 OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

DISCOVER BANK

Plaintiff

No. 08-2407 CD

vs.

MICHELLE T LEZZER
Defendants

FILED
JUL 28 2009
07/11/2009
William A. Shaw
Prothonotary/Clerk of Courts
1 CFN + to Att

ORDER OF COURT

AND NOW, to wit, this 28th day of July, 2009, upon consideration of the record,
it is HEREBY, ORDERED, ADJUDGED AND DECREED that the Motion For Summary Judgment on
the above captioned matter is scheduled for September 11, 2009 at
11:00 a.m. ~~pm~~ Courtroom #1.

BY THE COURT:

Judith J. Cunningham

FILED
JUL 28 2009
Prothonotary/Clerk of Courts
William A. Shroy

DATE: 7-28-09
7 You are responsible for serving all appropriate parties.
The Prothonotary's office has provided service to the following parties:
Plaintiff(s) _____ Attorney _____ Other _____
Defendant(s) _____ Plaintiff(s) Attorney _____
Special Instructions: _____

4 FILED ICC + 1 Cert of
m/11:46am disc issued to
AUG 10 2009 Atty Bibler
William A. Shaw
Prothonotary/Clerk of Courts
Copy to CIA

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

DISCOVER BANK

Plaintiff

vs.

MICHELLE T LEZZER

Defendant

No. 08-2407-CD

**PRAECIPE TO SETTLE, DISCONTINUE
& END WITHOUT PREJUDICE**

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

Benjamin R Bibler, Esquire
Pa. I.D. No. 93598
Weltman, Weinberg & Reis, Co, LLC
1400 Koppers Building
436 7th Avenue
Pittsburgh Pa 15219

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

DISCOVER BANK

Plaintiff

vs.

Civil Action No. 08-2407-CD

MICHELLE T LEZZER

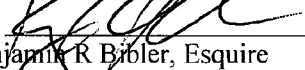
Defendant

PRAECIPE TO SETTLE DISCONTINUE AND END WITHOUT PREJUDICE

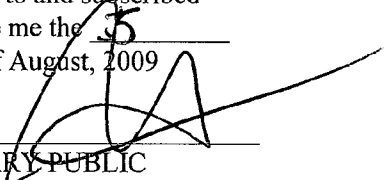
TO THE PROTHONOTARY OF COUNTY:

Please kindly Settle Discontinue and End without prejudice the above captioned matter upon the records of the Court and mark the cost paid.

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

By: 
Benjamin R. Bibler, Esquire
Pa. I.D. No. 93598
Weltman, Weinberg & Reis, Co, LLC
1400 Koppers Building
436 7th Avenue
Pittsburgh Pa 15219

Sworn to and subscribed
Before me the 5
Day of August, 2009


NOTARY PUBLIC

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal
Wendy L. Gault, Notary Public
City of Pittsburgh, Allegheny County
My Commission Expires July 15, 2010
Member, Pennsylvania Association of Notaries

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

COPIES

Discover Bank

Vs.

No. 2008-02407-CD

Michelle T. Lezzer

CERTIFICATE OF DISCONTINUATION

Commonwealth of PA
County of Clearfield

I, William A. Shaw, Prothonotary of the Court of Common Pleas in and for the County and Commonwealth aforesaid do hereby certify that the above case was on August 10, 2009, marked:

Settled, discontinued and ended without prejudice

Record costs in the sum of \$95.00 have been paid in full by James C. Warmbrodt Esq.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 10th day of August A.D. 2009.



William A. Shaw, Prothonotary

LM