

get the real deal

DISCOVER

it

Tired of credit card benefits that fizzle after the intro offer? Move up to the no-annual-fee Discover it® card. It's a card worth sticking around for.

First off, you aren't buried in fees.

There's no late fee on your first late payment. No foreign transaction fee or overlimit fee. And of course, no annual fee.*

Plus your credit score isn't kept a mystery.

You get your FICO® Credit Score on your card statements and online for free.* It's updated monthly. So you can stay on top of your credit. And avoid surprises down the road.

Next, we pulled out all the stops on service.

For instance, your rate won't change for paying late. Lose a job and we'll lower your rate or find another way to help. We'll even notify you by email, phone or text if we see unusual purchases on your Discover® card account. Plus, day and night, someone in the U.S. answers your call.

And you get tools that keep you on track.

Like a mobile app to manage your card account no matter where you are. You can request alerts and e-mails that tell you if a payment is due or you're nearing your card limit. Plus quick-read charts show you where you spend and how to pay down your balance.

But don't forget our famous cash rewards.

We're talking 5% cash back in categories that change throughout the year—up to the quarterly maximum.* Signing up each time is free and easy. And 1% cash back on everything else you buy.

See how we stack up to other cards.

Take a close look at the enclosed comparison chart. Then make your final move.

0% INTRO APR
ON PURCHASES AND
BALANCE TRANSFERS FOR
14 MONTHS

AFTER THAT,
YOUR STANDARD VARIABLE
PURCHASE APR APPLIES
CURRENTLY
15.99% - 18.99%

A 3% FEE APPLIES FOR EACH
BALANCE TRANSFERRED.

...

FOR COMPLETE DETAILS,
PLEASE SEE REVERSE.

NO ANNUAL FEE

...

FREE FICO®
CREDIT SCORE

Apply today ■ Discover.com/applyforit ■ 1-800-756-4336

Application on back

Invitation #: 9814121283167-M-BS2-02-1311
























* See reverse for Important Information which includes rates, fees, free FICO® Credit Score terms, other cost information and Rewards. Rewards terms and conditions may change.

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You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free (888) 567-8688. See PRE-SCREEN & OPT-OUT NOTICE on the reverse side for more information about prescreened offers.

DISCOVER

Compare then decide.

		Chase Freedom [®]	BankAmericard Cash Rewards [™] Credit Card	Capital One [®] Quicksilver [®] Rewards	Citi [®] Simplicity [®] Card
No annual fee					
NEW! Free FICO [®] Credit Score on your monthly statement ¹		X	X	X	X
100% U.S.-based customer service available any time		X	X	X	X
Paying late won't raise your APR		X	X	X	
No late fee for your first late payment		X	X	X	
No foreign transaction fee		X	X		X
5% cash back in categories that change offered to all cardmembers up to the quarterly maximum when you sign up			X	X	X
1% or more cash back on all other credit card purchases					X
Pay your bill up to midnight (ET) the day it's due by phone and online		X	X	X	
If you lose your job, get a lower rate, lower payment or other help		X	X	X	X

COMPARISON CONDUCTED BY AN INDEPENDENT RESEARCH FIRM AND BASED ON DATA COMPILED IN APRIL 2014 FROM COMPANY WEBSITES, CUSTOMER SERVICE AGENTS, AND CONSUMER CREDIT OFFERS.
¹ See letter for details.