

it's friendly

Tired of cards that act like they've got your back—then turn on you the first chance they get? Give the no annual fee Discover it® card a try—it doesn't bite.

We don't jump all over you with fees

No annual fee. No overlimit fee. No foreign transaction fee. No late fee on your first late payment. And we won't raise your APR for paying late either.*

Free monthly FICO® Credit Score means fewer surprises

Check your updated FICO® Credit Score every month—online and on your monthly statements.* It helps you stay on top of your credit. And it's completely free.

We're here any time you call

Anytime you've got a question, you'll speak with a helpful rep right here in the U.S.—day and night. Or you can chat with us online. And no matter where you are, our mobile app and text reminders can help you stay on top of your account.

Plus, you get plenty of account protection

That's because we monitor every purchase—and if anything looks unusual, we'll alert you by e-mail, phone or text. Misplace your card and you can immediately freeze it from in-person purchases with our mobile app. Bottom line—you're never responsible for unauthorized Discover® account purchases. Ever.

And we show loyalty with generous cash rewards

5% cash back up to the quarterly maximum on purchases in categories that change each quarter throughout the year—like gas, restaurants, movies and more. Signing up each time is a snap. And you'll get 1% cash back on everything else you buy—automatically.

Still not sure? Take a hard look at the enclosed chart

It compares Discover it® to other cards, apples to apples. No wonder cardmembers rate Discover it 4.8 out of 5. And that's based on 4,000 cardmember reviews at Discover.com/review



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Invitation #: 0000000000000-0-000-00-0000