

Take our **cash rewards**



for a spin.

Sure—we can brag about all the rewards you get with a no annual fee Discover it® card. But it's just not the same as experiencing them firsthand. So we'll kick them into high gear right away.

You'll earn \$100 in cash rewards—fast

Just use your card for everyday purchases like groceries, lunches, utilities—whatever. Once you've spent \$500 within three months of opening your card account, you'll get \$100 cash back.* Put it all in your pocket. Or use it to get gift cards and more.

After that, keep your cash back coming

We're talking 5% cash back in categories that change throughout the year, like gas, restaurants, online shopping and more—up to the quarterly maximum.* Of course, signing up each time is free and easy. Plus when you shop online through ShopDiscover.com, you can get 5–20% cash back at hundreds of retailers. And 1% cash back on everything else you buy.*

But rewards are just part of our story

You also get a card that doesn't slap a fee on every service. There's no annual fee, no overlimit fee and no foreign transaction fee.* And no problem paying your bill 'til midnight (ET) the day it's due—online or by phone. Plus you get someone to talk to in the U.S., day or night. And a guarantee you'll never pay for unauthorized charges.

Go ahead—check around

Look at the enclosed comparison chart. Search us online. See what people have to say about Discover it®. Then make your move.

<p>0% INTRO APR ON PURCHASES AND BALANCE TRANSFERS FOR 12 MONTHS</p>	<p>AFTER THAT, YOUR STANDARD VARIABLE PURCHASE APR APPLIES CURRENTLY 18.99%</p>	<p>A 3% FEE APPLIES FOR EACH BALANCE TRANSFERRED. ... FOR COMPLETE DETAILS, PLEASE SEE REVERSE.</p>	<p>NO ANNUAL FEE</p>
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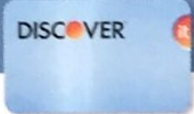
Apply today • Discover.com/it • 1-800-756-4336

LCSH01-0039A-000024/NFT224


Invitation #: 000000000000-0-000-00-0000

APPLICATION
ON BACK

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



Seeing is believing.

		Chase Freedom®	BankAmericard Cash Rewards™ Credit Card	Capital One® Quicksilver® Rewards	Citi® Simplicity® Card
No annual fee	✓	✓	✓	✓	✓
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 each quarter offered to all cardmembers up to the quarterly maximum when you sign up	✓	✓	X	X	X
1% or more cash back on all other purchases	✓	✓	✓	✓	X
Pay your bill up to midnight (ET) the day it's due by phone or online	✓	X	X	X	✓
If you lose your job, get a lower rate, lower payment or other help	✓	X	X	X	X

COMPARISON BASED ON INFORMATION OBTAINED ON ISSUERS' WEBSITES OR FROM CUSTOMER SERVICE REPRESENTATIVES AS OF SEPTEMBER 2013