

it's here  
for you.





## More than a pretty rate.

You probably see a low-interest credit card offer at least once a month. But what are you left with when your intro rate ends? With the no annual fee Discover it® card, you've got plenty of reasons to stick around.

### First of all, it looks out for you.

Discover® is the only credit card that puts your up-to-date FICO® Credit Score on your monthly statements for free. So you can avoid surprises. Plus, we monitor every card purchase, every day. If something looks suspicious, we alert you by e-mail, phone or text. And you're never responsible for unauthorized purchases on your Discover card. Period.

### Plus, we put friendliness before fees.

Of course there's no annual fee—that was a Discover® idea in the first place. But we've also cut out foreign transaction fees, over-the-limit fees, pay-by-phone fees. Plus, there's no late fee the first time you pay late—not that we think you're likely to.\*

### And don't forget our famous cash back rewards:

That's 5% cash back in categories that change throughout the year. Like restaurants, movies, gas stations and more, up to the quarterly maximum.\* Signing up each time is easy. And you get 1% on everything else you buy.

### Bottom line—we treat you like you treat you.

Like if you lose a job, we'll lower your rate or help some other way. Your rate won't go up just for making late payments. And any time you've got a question, someone in the U.S. will take your call.

See how other cards stack up to Discover it®—take a look at the enclosed chart.

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

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

A 3% FEE APPLIES FOR EACH  
BALANCE TRANSFERRED.  
...  
FOR COMPLETE DETAILS,  
PLEASE SEE REVERSE.

**NO ANNUAL FEE**  
...  
**FREE FICO®  
CREDIT SCORE**

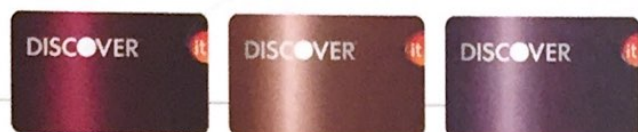
Apply: [Discover.com/itshines](http://Discover.com/itshines) • 1.800.756.4336 • Application enclosed

**Invitation #: 9999999999999999-9-999-99-9999**

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

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.





## Compare and decide.

	Discover it*	Chase Freedom*	BankAmericard Cash Rewards™ Credit Card	Capital One® Quicksilver® Rewards	CB® Simplicity® Card
No annual fee	✓	✓	✓	✓	✓
Free FICO® Credit Score on your monthly statements <sup>1</sup>	✓	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 or online	✓	X	X	X	✓

COMPARISON CONDUCTED BY AN INDEPENDENT RESEARCH FIRM AND BASED ON DATA COMPILED IN MARCH 2014 FROM COMPANY WEBSITES, CUSTOMER SERVICE AGENTS AND CONSUMER CREDIT OFFERS.

\* See letter for details.

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