

Our true COLORS shine



Loyalty—every card company wants it, but they're not always willing to earn it. The Discover it® card shows you we are.

You're looped in on your credit score.

Your FICO® Credit Score automatically appears online and on your monthly statements* for free. So you don't have to worry about being caught off guard.

We keep a lid on fees.

Of course there's no annual fee—that was our idea. But we also cut out a bunch more. There's no overlimit fee, no pay-by-phone fee and no late fee for your first late payment.*

Cash rewards are straight-up generous.

Like 5% cash back in categories that change throughout the year like gas, restaurants, movies and more up to the quarterly maximum.* Signing up each time is easy. Plus, you get 1% cash back on everything else.

We're regular folks—just like you.

Somebody's always here in the U.S. to take your call, day and night. Plus, if you lose your job, we'll lower your rate or help some other way.

And your rate won't change if you pay late.*

Carry the card that reflects your true colors.

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 NOW

Discover.com/itshines • 1-800-756-4336 • Application on Back

Invitation #: 9814121283167-M-BTC-04-1949

* 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

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Compare and decide.

	Discover it®	Chase Freedom®	BankAmericard Cash Rewards™ Credit Card	Capital One® Quicksilver® Rewards	Citi® Simplicity® Card
No annual fee	✓	✓	✓	✓	✓
NEW! Free FICO® Credit Score online and on your monthly statements 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 or online	✓	X	X	X	✓

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