

- Take that dream vacation
- Make home improvements
- Pay college expenses

DC1204-SMINI-DA

Dear Mr. Scott L. Bilker:

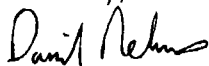
Get a **0.0% APR FOR LIFE*** on transferred balances. The attached Discover® Platinum Card Checks give you quick, convenient access to your \$11,500 credit limit with a low, fixed 0.0% APR until June, 2005.

You'll keep your **low 0.0% APR FOR LIFE*** on your transferred balances by simply making \$50 in purchases and/or cash transactions with your Discover Card starting with the billing period that ends during June, 2005 and each billing period thereafter. That's it!

Write these checks to pay for that dream vacation, make home improvements, or pay college expenses.

It's your opportunity to enjoy a lifetime of savings. But you must act now. This **0.0% APR FOR LIFE*** offer ends on March 1, 2005. So write a check today, call **1-800-767-7339** or go to **Discovercard.com**.

Sincerely,



David Nelms, Chairman and CEO
Discover Financial Services, Inc.

*See reverse side for Important Information

3001-010507370074E13-02-0669958

Transfer Balances
NOW AND
Save

ENJOY THE MANY BENEFITS OF THESE DISCOVER® CARD CHECKS

- Take that dream vacation
- Make home improvements
- Pay college expenses

BALANCE TRANSFER CHECKS

IMPORTANT INFORMATION

- This offer expires on the Offer Expiration Date shown on the check page. If you use a check by this date, the transaction will be treated as a balance transfer and you will receive the initial special rate until the last day of the billing period ending during the Rate Valid Until date shown on the check page; then the standard Annual Percentage Rate (APR) for purchases will apply. You may extend the special rate beyond this date by making the required transactions indicated on the check page each billing period beginning with the billing period ending during the Rate Valid Until date shown on the check page and each billing period thereafter until your Balance Transfer is paid in full.
- The required transactions must post to your Account by the last day of each billing period. We are not responsible for any merchant delays in processing transactions, so please allow sufficient time for the transactions to post to your Account. Returns or other adjustments may impact the amount of eligible transactions. If you do not make the required transactions, are late making a payment, or your Account is overlimit, the special rate will terminate and the standard purchase APR will apply. See the Default Rate Plan section of the Cardmember Agreement for further details.
- If you use a check after the Offer Expiration Date, the transaction will be treated as a cash advance, subject to the cash advance APR and a Cash Advance Transaction Fee.
- If there is a Balance Transfer Transaction Fee, it is shown on the check page.
- If your balance transfer request is more than your available credit limit, we will lower the transfer amount to your available credit. Balance transfers are processed from lowest to highest dollar amount.
- You may only make balance transfers to accounts that list you as an account holder, but you may not use a balance transfer to pay any Discover Accounts.
- It may take up to 2 weeks to process your balance transfer. You should continue to make payments to those accounts to avoid late fees and finance charges.
- There is no grace period for balance transfers. We apply payments to balances with low special/introductory APRs, such as special balance transfer and purchase APRs, prior to balances with standard APRs. Therefore, your savings will be reduced by making additional transactions or having balances that are subject to standard APRs. In addition, the length of time the special balance transfer rate will apply to your Account may be reduced by the amount of your payments. See Cardmember Agreement for additional information.
- You will not earn any rewards on balance transfers unless otherwise noted.

3 Quick and Easy ways to do a Balance Transfer



1-800-767-7339



Discovercard.com



Checks

Use these checks to save on interest FOR LIFE!

- Great rate—low **0.0% APR FOR LIFE***
on transferred balances
- Take that dream vacation
- Make home improvements
- Pay college expenses

Offer Expiration: 03/01/2005. Rate Valid Until: 06/2005. The rate may be extended by making the Required Transactions: \$50 in purchases/cash advances each billing period beginning with the billing period which ends during the Rate Valid Until date. Statement Closing Date: 6th day of each month. If you make a transaction by 03/01/2005 with these checks, the **APR** will be 0.0%(Daily Periodic Rate of .00000%) until 06/2005; then rate extends if Required Transactions were made; then the **APR** for purchases applies. There is a 3% Balance Transfer Transaction Fee with a minimum of \$5.00 and a maximum of \$50.00. See back for full details about Required Transactions payment allocation and additional Important Information.