

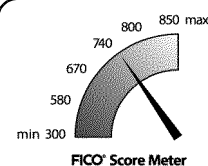
## ACCOUNT SUMMARY

Previous Balance		\$6,964.67
Payments and Credits	-	\$2,690.00
Purchases	+	\$1,405.54
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
<b>New Balance</b>		<b>\$5,680.21</b>

See Interest Charge Calculation section following the Transactions section for detailed APR information

Credit Line	\$8,200
Credit Line Available	\$2,519
Cash Advance Credit Line	\$3,300
Cash Advance Credit Line Available	\$2,519

You may be able to avoid interest on Purchases.  
See reverse for details.



**FICO**  
**741**  
Your FICO® Credit Score on 1/17/18

Track recent scores on the FICO page in this statement

## PAYMENT INFORMATION

**New Balance** **\$5,680.21**

Minimum Payment Due \$114.00  
Payment Due Date February 18, 2018

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37.00.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	21 years	\$15,665
\$200	3 years	\$7,211 (Savings= \$8,454)

If you would like information about credit counseling services, call 1-800-347-1121.

## REWARDS

<b>Cashback Bonus®</b>	Anniversary Month
Opening Balance	January
New Cashback Bonus This Period	\$ 14.80
Everywhere Else	+ \$ 14.05
Redeemed This Period	- \$ 14.80
<b>Cashback Bonus Balance</b>	<b>\$ 14.05</b>

To learn more, log in at [Discover.com](http://Discover.com)

**NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION**

**Make Check payable to Discover. Do Not Send Cash.**  
Please fold on the perforation below, detach and return with your payment.

### Payment Coupon

Please do not fold, clip or staple.



**Pay Online**  
Discover.com



**Pay by Phone**  
1-800-347-3085

MADAN KRISHNA SIWAKOTI  
4817 N O CONNOR RD  
APT 337  
IRVING TX 75062-2737



Account number ending in	1401
Minimum Payment Due	\$114.00
New Balance	\$5,680.21
<b>Payment Due Date</b>	<b>February 18, 2018</b>
<b>Amount enclosed</b>	<b>\$</b> <input type="text"/>

PO BOX 790213  
ST. LOUIS, MO 63179-0213

Phone and Internet payments must be received before midnight ET on your due date to be credited as of the same day.

**Address, e-mail or telephone changed?** Note changes on reverse side.

000001986458675834747056802100061000011400

**Important Information**

See your Cardmember Agreement. Your Cardmember Agreement contains all the terms of your Account.

**Lost or stolen cards.** Report immediately! Call **1-800-347-3085**.

**What To Do If You Think You Find A Mistake On Your Statement:**

If you think there is an error on your statement, write to us at Discover, PO Box 30421, Salt Lake City, UT 84130-0421, or submit the form provided at <https://discover.com/billingerrornotice>. You must contact us within 60 days after the error appeared on your statement. You may call us, but if you do we are not required to investigate any potential errors, and you may have to pay the amount in question. The Billing Rights Notice further explains your rights. Please see your Cardmember Agreement or visit <https://discover.com/billingrights> for a copy of this Notice.

**Payments.** You may pay all or part of your Account balance at any time. However, you must pay at least the Minimum Payment Due by the Payment Due Date. Send only your allowable form of payment ("Payment") and the bottom portion of this statement in the envelope provided, after affixing postage. Payments sent without proper postage will be returned to the sender. If you pay by check, you authorize us to use information on your check to make an electronic fund transfer from your account at the financial institution indicated on your check or to process the payment as a check transaction. If a Payment is processed as an electronic fund transfer, the transfer will be for the amount of the check, funds may be withdrawn from your account as soon as the same day we receive your check, and you will not receive your check back.

**Please do not send cash.** Sending cash is not allowed. The processing of your allowable form of Payment may be delayed if you send cash or correspondence with your Payments, if you send the Payment to any other address, or if you use an envelope other than the one provided. Payments received at our processing facility by 5PM local time on any day will be credited to your Account as of that day. Payments received at our processing facility after 5PM local time will be credited to your Account as of the next day. If you have misplaced your envelope, send your Payment to Discover, PO Box 6103, Carol Stream, IL 60197-6103. Please allow 7-10 days for delivery. If your Payment is returned unpaid, we reserve the right to resubmit it as on electronic debit. Payments made online or by phone will be credited as of the day of receipt if made by Midnight ET on the Payment Due Date or 5PM ET on any other day.

You can also make a Payment or set up automatic payments by calling 1-800-347-3085. Automatic payments for the billing period shown on your statement will be deducted on the Payment Due Date shown on that statement, or the next automatic payment date referred to on your statement, unless you request a recurring payment date that occurs before your Payment Due Date. If your scheduled payment date falls on a weekend or bank holiday, your payment will be processed the business day prior to the weekend or bank holiday. In order to schedule monthly payments by telephone, you will need this statement and your bank account information. You will be asked to provide the last four (4) digits of the social security number of the primary borrower as your electronic signature. By providing those numbers, you will be agreeing to this authorization to allow us and your bank to deduct each payment you authorize, in the amount selected by you, from your bank account. You also authorize us to initiate debit or credit entries to your bank account, as applicable, to correct an error in the processing of such payment. You can cancel a scheduled payment by phone at 1-800-347-3085 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421; payment cancellations must be received before 5 PM ET of the scheduled withdrawal date.

If your payments may vary in amount, we will tell you on each monthly billing statement when your payment will be made and how much it will be. You must ensure that sufficient funds are available in your bank account, and all transactions must comply with U.S. law.

You can set automatic payments for: (i) statement New Balance, (ii) statement Minimum Payment Due, (iii) statement Minimum Payment Due plus a fixed dollar amount, or (iv) other dollar amount. If your scheduled "Other dollar amount" payment is not enough to cover the Minimum Payment Due as listed on your monthly billing statement, your scheduled payment for that month will be increased to cover the Minimum Payment Due. If the scheduled payment is greater than the Minimum Payment Due, any excess will be applied in accordance with your Cardmember Agreement. If your scheduled payment is greater than the New Balance on your billing statement, that payment will be processed only for the amount of your New Balance. Your automatic payment amount may be less than the amount indicated on the billing statement based on credits or payments after the Close Date.

If you enroll by phone in our automatic payment service, please fill-in the following blanks below and retain the authorization for your records.

Amount: ☐ Full Pay ☐ Min Pay ☐ Min Pay+ \$ \_\_\_\_\_;  
☐ Other Amount\$ \_\_\_\_\_; Bank Routing #: \_\_\_\_\_;  
Bank Account # \_\_\_\_\_;  
Monthly on the ☐ Payment Due Date  
☐ \_\_\_\_\_ Day of month (insert date)

**Credit Reporting.** We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report. We normally report the status and payment history of your Account to credit reporting agencies each month. If you believe that our report is inaccurate or incomplete, please write us at this address: Discover, PO Box 15316, Wilmington, DE 19850-5316. Please include your name, address, home telephone number and Account number.

**Paying Interest.** Your due date is at least 25 days after the close of each billing period (at least 23 days for billing periods that begin in February). We will not charge you any interest on Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers as of the later of the Transaction Date or the first day of the billing period in which the transaction posted to your Account.

**How We Calculate Interest Charges.** We Use the Daily Balance Method (including current transactions) to calculate the Balance Subject to Interest Rate. For more information, please call us at 1-800-347-3085.

**Balance Subject to Interest Rate.** Your statement shows a Balance Subject to Interest Rate. It shows this for each transaction category. The Balance Subject to Interest Rate is the average of the daily balances during the billing period.

**Credit Balances.** If your Account has a credit balance, the amount is shown on the front of your billing statement. A credit balance is money that is owed to you. You may make charges against this amount if your Account is open. We will send you a refund of any remaining balance of \$1.00 or more after 6 months, or as otherwise required by applicable law, or upon request made to the address in the Contact Us section on page 3 of your billing statement.

**Balance Transfers.** Balance Transfers are offered at our discretion and accrue interest at the standard purchase rate unless we tell you otherwise.

Discover may monitor and/or record telephone calls between you and Discover representatives for quality assurance purposes.

The Discover® card is issued by Discover Bank, Member FDIC. DIT23-25.1116

## CHANGE OF ADDRESS

If correct on front, do not use. Please print clearly in blue or black ink, in the space provided.

Street Address

Home Phone

Work Phone

City

Email

State, Zip

To make changes to your address, email or telephone number, visit [Discover.com](http://Discover.com)

Continued on next page

## CONTACT US



**Web**  
Access your  
account securely  
at [Discover.com](https://Discover.com)



**Mobile**  
Manage your  
account anytime,  
anywhere at  
[m.Discover.com](https://m.Discover.com)



**Phone**  
1-800-347-3085  
TDD 1-800-347-7449



**Inquiry  
Discover**  
PO Box 30943  
Salt Lake City  
UT 84130



**Mail Payments**  
Discover  
PO Box 6103  
Carol Stream  
IL 60197-6103

## Transactions

	Trans. Date	Post Date			
<b>Payments and Credits</b>	Dec 25	Dec 25	INTERNET PAYMENT - THANK YOU	\$	-125.20
	Dec 30	Dec 30	INTERNET PAYMENT - THANK YOU		-2,000.00
	Jan 11	Jan 11	INTERNET PAYMENT - THANK YOU		-550.00
<b>Award and Rebate Credits</b>	Dec 25	Dec 25	CASHBACK BONUS REDEMPTION PYMT/STMT CRDT	\$	-14.80
<b>Merchandise</b>	Jan 1	Jan 1	MOVIEPASS, INC 877-301-7887 NY	\$	9.95
	Jan 6	Jan 6	MOVIEPASS, INC 877-301-7887 NY		80.00
	Jan 7	Jan 7	FAMILY DOLLAR #6955 IRVING TX		3.25
	Jan 12	Jan 12	APL*APPLE ONLINE STORE 800-676-2775 CA W607540474A1		1,081.42
<b>Restaurants</b>	Dec 26	Dec 26	VERIZON CAF10204618937 IRVING TX	\$	7.92
			APPLE PAY ENDING IN 6354		
	Jan 2	Jan 2	VERIZON CAF10204618937 IRVING TX		7.92
	Jan 3	Jan 3	YUVA CORPORATION IRVING TX		16.01
	Jan 5	Jan 5	VERIZON CAF10204618937 IRVING TX		3.02
	Jan 6	Jan 6	HIMALYAN AROMA IRVING TX		50.00
	Jan 7	Jan 7	HIMALYAN AROMA IRVING TX		22.15
	Jan 9	Jan 9	VERIZON CAF10204618937 IRVING TX		7.92
	Jan 10	Jan 10	VERIZON CAF10204618937 IRVING TX		7.92
	Jan 11	Jan 11	VERIZON CAF10204618937 IRVING TX		7.92
	Jan 12	Jan 12	VERIZON CAF10204618937 IRVING TX		3.02
	Jan 15	Jan 15	HIMALYAN AROMA IRVING TX		22.15
<b>Supermarkets</b>	Jan 15	Jan 15	TOM THUMB STORE 2559 IRVING TX	\$	29.73
<b>Government Services</b>	Dec 22	Dec 24	DART GO PASS 214-749-3333 TX	\$	2.50
	Dec 27	Dec 27	DART GO PASS 214-749-3333 TX		1.75
	Dec 28	Dec 28	DART GO PASS 214-749-3333 TX		2.50
	Jan 6	Jan 6	DART GO PASS 214-749-3333 TX		2.50
	Jan 7	Jan 7	DART GO PASS 214-749-3333 TX		25.00
	Jan 10	Jan 10	DART GO PASS 214-749-3333 TX		2.50
	Jan 20	Jan 20	DART GO PASS 214-749-3333 TX		2.50
<b>Education</b>	Jan 4	Jan 4	UDEMY ONLINE COURSES 888-838-5432 CA	\$	5.99
<b>Fees</b>	<b>TOTAL FEES FOR THIS PERIOD</b>			\$	0.00
<b>Interest Charged</b>	<b>TOTAL INTEREST FOR THIS PERIOD</b>			\$	0.00

## 2018 Totals Year-to-Date

<b>TOTAL FEES CHARGED IN 2018</b>	\$	0.00
<b>TOTAL INTEREST CHARGED IN 2018</b>	\$	0.00

---

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Current Billing Period: 31 days

TYPE OF BALANCE	ANNUAL PERCENTAGE RATE (APR)	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	18.24% V	\$0.00	\$0.00
Promotional Purchases			
Ret 0.0% for 12 mnths	0.00%	\$1,276.10	\$0.00
Cash Advances	26.24% V	\$0.00	\$0.00
Balance Transfers	0.00%	\$4,304.36	\$0.00

V=Variable Rate

---

## Information For You

### FICO® Credit Score Terms

Your score and key factors use the FICO® Score 8 model. They are based on your TransUnion credit report and may be different from other credit scores. This information is intended for and only provided to Primary cardmembers who have an available score. See [Discover.com/FICO](https://discover.com/FICO) about the availability of your score. Your score and key factors are available on Discover.com and your score is provided on statements. You will see up to a year of recent scores online starting when you become a cardmember. Discover and other lenders may use different inputs, such as a FICO® Credit Score, other credit scores and more information in credit decisions. This benefit may change or end in the future. FICO is a registered trademark of the Fair Isaac Corporation in the United States and other countries.

If you prefer not to receive your FICO® Credit Score just call us at 1-800-DISCOVER (1-800-347-2683). Please give us two billing cycles to process your request. To learn more, visit [Discover.com/FICO](https://Discover.com/FICO)

Discover Financial Services and Fair Isaac are not credit repair organizations as defined under federal or state law, including the Credit Repair Organizations Act. Discover Financial Services and Fair Isaac do not provide "credit repair" services or assistance regarding "rebuilding" or "improving" your credit record, credit history or credit rating.

### Availability of FICO® Credit Score

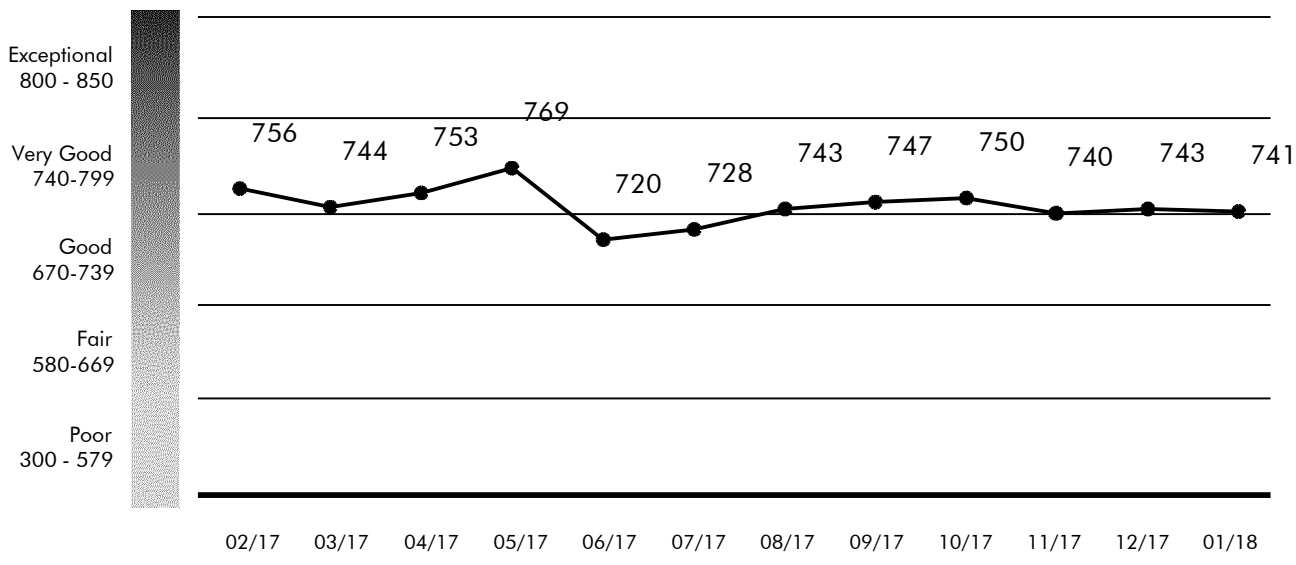
As an active cardmember, you may see your FICO® Credit Score on your monthly statement or online. Reasons why you may not see your FICO® Credit Score include: if you opt out; if you have key information that is mismatched or missing, as one example, an address change that has not been updated with Discover or TransUnion; if your credit history is too new; if your account status is abandoned, bankrupt, fraud, lost or stolen, closed, revoked, or charged off; if you have a foreign address. Your FICO® Score is disclosed on statements when your statement is available. You may not receive a statement if you have no account activity such as no purchase transactions, fees, interest, or payments for approximately 30 days.

---

**Madan**, your FICO® Credit Score is **741** as of **01/17/2018**

Great News! Your FICO® Credit Score indicates to lenders that you are a very good borrower.

### Your FICO® Credit Score History

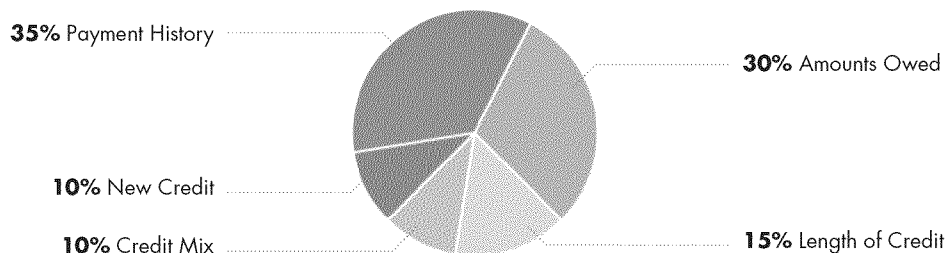


#### Important Information:

- We may not always receive a score for you each month, so there may be months with no scores.
- For questions on the availability of your score go to the "Information For You" section of this statement.

**Starting in 2018, your FICO® Credit Score history chart will only be available in your statements every Jan, Apr, Jul and Oct. It will continue to be available any time both online and on mobile.**

FICO® Credit Scores consider the following for the general population:



See FICO® Credit Score Terms on the 'Information For You' section of this statement

