\$3,613.40





Account Summary	12/17/2023 - 01/16/2024
Previous Balance	\$4,617.04
Payments and Credits	-\$4,879.66
Purchases	+\$3,876.02
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00

See Interest Charge Calculation section following the Fees and Interest Charged section for detailed APR information

Credit Line \$26,000
Credit Line Available \$22,354
Cash Advance Credit Line \$8,100
Cash Advance Credit Line Available \$8,100



**New Balance:** 

FICO® Score 8 based on TransUnion® data:

784 AS OF 01/10/24
Very Good Updated Monthly

See Key Factors that help explain your score at Discover.com or visit our mobile app

## **Payment Information**

New Balance Minimum Payment Payment Due Date

\$3,613.40 \$73.00 02/11/2024

**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 \$41.00.

Your next DirectPay automatic payment of \$3,613.40 will be on February 10, 2024. See "Information For You" section for additional details.



## Get a statement credit

Refer a friend to Discover and you can each get a statement credit when they get a card.

See details at Discover.com/sharediscover87

# **Payment Coupon**

Detach at perforation above and return with check payable to Discover. Do not fold, clip, staple or send cash.

HUY T CAO 2715 KLEIN RD SAN JOSE CA 95148-2252



Notice: See reverse side for important information

### **ACCOUNT NUMBER ENDING IN 5074**

New Balance \$3,613.40
Minimum Payment Due \$73.00
Payment Due Date \$02/11/2024

Amount Enclosed \$

For a faster, easier way to pay...

Discover.com 1-800-347-2683
See reverse for payment cut off times.

PO BOX 45909 SANFRANCISCO CA 94145-0909

New address, email or phone? Please update on reverse.

#### Important Information

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

Lost or Stolen Cards. Report immediately! Call 1-800-347-2683.

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 Paymentto 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 an electronic debit. Payments made online or by phone will be credited as of the day of receipt if made by 5PM ET.

You can also make a Payment or set up automatic payments by calling 1-800-347-2683. 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 1-800-347-2683 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. Payments from Cashback Bonus cannot be modified or cancelled after being made or scheduled.

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 up 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.

O Min Pay
Other Amount \$
O Day of the month (INSERT DATE

**Credit Reporting.** 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 30939, Salt Lake City, UT 84130-0939. 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 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. If you pay the New Balance on your current billing statement by the Payment Due Date shown on that billing statement, we will not impose interest charges on New Purchases. New Purchases are Purchases that first appear on the next billing statement. Interest will continue to accrue each day on purchases that appeared on previous billing statements until you pay the New Balance in full and will be billed in the next billing cycle.

**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 1-800-347-2683.

**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.

Send inquiries to Discover, PO Box 30943, Salt Lake City, UT 84130

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

TL23-27N.0420

# Change of Address

If correct on front, do not use. To make changes to your address, email or telephone number, please print clearly in blue or black ink, in the space provided or visit Discover.com.

Street Address	Home Phone	
	Work Phone	
City	Email	
	•	
State, Zip		



### ONLINE

Discover.com or download our app

## PHONE

1-800-347-2683 Hearing/Speech Impaired Dial 711 (Relay Service)

### **PAYMENTS**

Discover PO Box 6103 Carol Stream IL 60197-6103 Page 3 of 8 **DISCOVER® MORE® CARD ENDING IN 5074**OPEN TO CLOSE DATE: 12/17/2023 - 01/16/2024

# **Transactions**

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT
12/14	ANN TAYLOR #2515 SANTA CLARA CA	-\$26.62
12/18	AUTOMATIC STATEMENT CREDIT	-\$58.46
12/22	ANNTAYLOR LOFT.COM #61 NEW YORK NY	-\$90.77
12/27	THE HOME DEPOT #1861 SAN JOSE CA	-\$74.07
12/27	THE HOME DEPOT #1861 SAN JOSE CA	-\$2.13
12/28	THE HOME DEPOT #6672 SAN JOSE CA	-\$11.63
01/02	RITE AID 05733 COSTA MESA CA	-\$26.93
01/02	RITE AID 05733 COSTA MESA CA	-\$30.47
01/10	DIRECTPAY FULL BALANCE	-\$4,558.58
	SEE DETAILS OF YOUR NEXT DIRECTPAY BELOW	

## TRANS.

TRANS.			
DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
12/14	24 HOUR FITNESS SAN RAMON CA	Travel/Entertainment	\$29.99
12/14	THE HOME DEPOT #6646 800-654-0688 CA	Home Improvement	\$659.67
12/15	85C BAKERY CAFE USA SAN JOSE CA	Merchandise	\$4.95
12/15	MANILA ORIENTAL MARKET SAN JOSE CA	Supermarkets	\$23.08
12/16	ANNTAYLOR.COM #611 800-342-5266 NY	Merchandise	\$26.63
12/17	WALMART SC 03023 SAN JOSE CA	Merchandise	\$30.56
12/17	Q POT SAN JOSE CA	Restaurants	\$35.95
12/17	STARBUCKS STORE 06590 SAN JOSE CA	Restaurants	\$6.95
	16091145A711680073		
12/18	85C BAKERY CAFE USA SAN JOSE CA	Merchandise	\$4.95
12/18	DAISO BA02 EASTRIDGE SAN JOSE CA	Merchandise	\$9.79
12/18	SQ *SOMISOMI SANTA CLARA CA	Restaurants	\$4.50
	0001152921513514225176		
12/18	POTATO CORNER USA SANTA CLARA CA	Restaurants	\$22.25
12/19	FRESH PRODUCE AND SEAFOO SAN JOSE CA	Supermarkets	\$23.34
12/20	85C BAKERY CAFE USA SAN JOSE CA	Merchandise	\$4.95
12/20	DOLLARTREE SAN JOSE CA	Merchandise	\$16.41
12/20	COMCAST CALIFORNIA 800-COMCAST CA	Merchandise	\$111.78
12/21	THE HOME DEPOT #6672 SAN JOSE CA	Home Improvement	\$41.02
12/22	WALMART SC 03023 SAN JOSE CA	Merchandise	\$8.05
12/22	WALMART SC 03023 SAN JOSE CA	Merchandise	\$33.13
12/22	FEDEX OFFIC00000836069 PLANO TX	Merchandise	\$47.25
12/23	ARCO#07037ARCO #07037 SAN JOSE CA	Gasoline	\$51.63
12/23	BOBBY K SALON SAN JOSE CA	Services	\$130.00
12/24	WALMART SC 03023 SAN JOSE CA	Merchandise	\$30.56
12/25	SAN JOSE UTILITIES 408-535-3500 CA	Merchandise	\$226.78
12/26	T-MOBILE STORE # 2SBY SAN JOSE CA	Services	\$32.80
12/26	SAFEWAY #3095 SAN JOSE CA	Supermarkets	\$1.07
12/26	SAFEWAY #3095 SAN JOSE CA	Supermarkets	\$4.99
12/26	SAFEWAY #3095 SAN JOSE CA	Supermarkets	\$8.95
12/28	TARGET.COM * 800-591-3869 MN	Merchandise	\$7.43
12/28	THE HOME DEPOT #6672 SAN JOSE CA	Home Improvement	\$50.05
12/29	NETFLIX.COM NETFLIX.COM CA	Merchandise	\$15.49
12/29	THE HOME DEPOT #6672 SAN JOSE CA	Home Improvement	\$20.75
12/29	THE HOME DEPOT #6672 SAN JOSE CA	Home Improvement	\$2.57
12/30	WALMART STORE 03023 SAN JOSE CA	Merchandise	\$5.44
12/31	WALMART STORE 02636 HUNTINGTON BECA	Merchandise	\$7.63
12/31	WALMART SC 02636 HUNTINGTON BECA	Merchandise	\$21.42
12/31	MCDONALD'S F22694 KETTLEMAN CITCA	Restaurants	\$22.47

# Cashback Bonus® Rewards

Anniversary Month	April
PREVIOUS BALANCE	\$58.46
EARNED THIS PERIOD	
Everywhere Else	+\$42.17
5% Cashback Bonus	+\$0.37
REDEEMED THIS PERIOD	-\$58.46
CASHBACK BONUS BALANCE	\$42.54

## 5% Cashback Bonus®

JAN-MAR Activate at discover.com/5
Restaurants & Drug Stores

Earn 5% cash back on everyday purchases at different places you shop each quarter, up to the quarterly maximum when you activate. Plus, earn cash back on all other purchases - automatically.

For details, see Information For You section.

# **Transactions continued**

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
12/31	BRODARD RESTAURANT AND B FOUNTAIN	Restaurants	\$94.39
12/31	VALLCA STARBUCKS STORE 05308 STEVENSON RANCA	Restaurants	\$5.45
12/31	7106CD2B8769712236 CHEVRON 0096953 KETTLEMAN CITCA 00096953 5385104 I	Gasoline	\$4.98
12/31	CHEVRON 0096953 KETTLEMAN CITCA 00096953 5385045 I	Gasoline	\$50.44
01/01	TMOBILE*AUTO PAY 800-937-8997 WA	Merchandise	\$204.40
01/01	PATREON* MEMBERSHIP SAN FRANCISCOCA	Merchandise	\$10.00
01/01	BAKE & CHE GARDEN GROVE CA	Restaurants	\$21.21
01/01	GRABSCANGO CERRITOS CA	Restaurants	\$4.00
01/02	RITE AID 05733 COSTA MESA CA	Merchandise	\$57.40
01/02	GOOGLE *TWITTER 855-836-3987 CA	Merchandise	\$3.99
01/02	CVS/PHARMACY #09863 COSTA MESA CA	Merchandise	\$46.03
01/02	DIM SUM BISTRO WESTMINSTER CA	Restaurants	\$26.94
01/02	MR BAGUETTE-WESTMINSTER WESTMINSTER	Restaurants	\$10.00
,	CA		4
01/02	COMFORT INN AND SUITES H HUNTINGTON BECA	Travel/Entertainment	\$267.86
01/02	ASIAN MINI MART WESTMINSTER CA	Supermarkets	\$4.04
01/02	ASIAN MINI MART WESTMINSTER CA	Supermarkets	\$4.04
01/02	THE HOME DEPOT #6646 HUNTINGTN BCHCA	Home Improvement	\$110.33
01/03	AMAZON WEB SERVICES AWS.AMAZON.COWA	Merchandise	\$0.50
01/03	DRI*PRINTING SERVICES 888-888-4211 CA	Merchandise	\$40.04
01/03	DRI*NEXTDAYFLYERS 855-898-9870 CA	Merchandise	\$32.19
01/03	DRI*NEXTDAYFLYERS 855-898-9870 CA	Merchandise	\$39.77
01/03	DRI*PRINTING SERVICES 888-888-4211 CA	Merchandise	\$33.07
01/03	SQ *TEAARIAS HUNTINGTON BECA 0001152921513556146139	Restaurants	\$58.29
01/03	BAKE & CHE GARDEN GROVE CA	Restaurants	\$15.23
01/04	EBAY O 22-11001-88197 SAN JOSE CA	Department Store	\$78.99
01/05	PETRO #327 FASTFOOD LEBEC CA	Restaurants	\$14.46
01/05	MCDONALD'S F616 GARDEN GROVE CA	Restaurants	\$17.38
01/05	MCDONALD'S F16753 FIREBAUGH CA	Restaurants	\$14.03
01/05	UNION 76 LEBEC CA	Gasoline	\$55.97
01/05	SAFEWAY #3095 SAN JOSE CA	Supermarkets	\$6.49
01/06	SAFEWAY #2150 SAN JOSE CA	Supermarkets	\$39.05
01/07	WALMART SC 03023 SAN JOSE CA	Merchandise	\$25.97
01/07	BVD*BEENVERIFIED.COM 855-904-6471 NY	Merchandise	\$22.86
01/07	ZSK*IT BIG T SUPERMRKT SAN JOSE CA	Supermarkets	\$70.69
01/07	ZSK*IT BIG T SUPERMRKT SAN JOSE CA	Supermarkets	\$28.55
01/07	99 RANCH #1701 FREMONT CA	Supermarkets	\$15.36
01/07	WTMF MYCHART 510-8185150 CA	Medical Services	\$153.80
01/08	MANILA ORIENTAL MARKET SAN JOSE CA	Supermarkets	\$28.28
01/08	HOMEDEPOT.COM 800-430-3376 GA	Home Improvement	\$68.90
01/09	WALGREENS #12548 SAN JOSE CA	Merchandise	\$44.28
01/09	TARGET 00019844091 SAN JOSE CA	Supermarkets	\$7.65
01/10	WALMART SC 03023 SAN JOSE CA	Merchandise	\$24.62
01/11	BATHANDBODYWORKS.COM REYNOLDSBURG OH	Merchandise	\$19.69
01/11	SAFEWAY #3095 SAN JOSE CA	Supermarkets	\$1.29
01/11	SAFEWAY #3095 SAN JOSE CA	Supermarkets	\$47.35
01/12	WALMART SC 03023 SAN JOSE CA	Merchandise	\$27.95



### ONLINE

Discover.com or download our app

## PHONE

1-800-347-2683 Hearing/Speech Impaired Dial 711 (Relay Service)

### **PAYMENTS**

Discover PO Box 6103 Carol Stream IL 60197-6103

# Page 5 of 8 **DISCOVER® MORE® CARD ENDING IN 5074**OPEN TO CLOSE DATE: 12/17/2023 - 01/16/2024

## **Transactions continued**

TRANS.			
DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
01/13	WALMART SC 03023 SAN JOSE CA	Merchandise	\$23.96
01/13	BEST BUY MH00014233295 SAN JOSE CA	Merchandise	\$69.60
01/13	FIVE GUYS CA 1103 QSR SAN JOSE CA	Restaurants	\$6.55
01/14	SAFEWAY #3095 SAN JOSE CA	Supermarkets	\$13.91
01/14	THE HOME DEPOT #6672 SAN JOSE CA	Home Improvement	\$18.57

# Fees and Interest Charged

TOTAL FEES FOR THIS PERIOD \$0.00

TOTAL INTEREST FOR THIS PERIOD \$0.00

2024 TOTALS YEAR-TO-DATE CHARGEDAMOUNTTOTAL FEES CHARGED IN 2024\$0.00TOTAL INTEREST CHARGED IN 2024\$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	APR*	PROMO APR EXPIRES**	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	17.99%	N/A	\$0.00	\$0.00
Cash Advances	27.99%	N/A	\$0.00	\$0.00

### V = VARIABLE RATE

Variable APRs will not exceed 29.99%.

## **Information For You**

Your next automatic full balance payment of \$3,613.40 will be on February 10, 2024. Any payments made prior to this date and any credits applied to your Account for the billing cycle reflected on this statement may lower your statement balance and thus the scheduled DirectPay amount.

<sup>\*</sup> If your account is currently enrolled in a special program or is placed into one during the term of the offer, you will receive the benefit of the lower rate while the special program is in effect. This includes, if applicable, any lower rates as authorized under the Servicemembers Civil Relief Act.

<sup>\*\*</sup> This is the date your promotional rate expires and the remaining balance will be moved to your standard APR disclosed when you accepted the offer. Please note: Changing your payment due date may change your Promo APR Expiration Date.

<sup>\*\*\*</sup> For more information, please call us at 1-800-347-2683.

## Information For You continued

### FICO® Credit Score Terms

Your FICO® Credit Score, key factors, and other credit information use the FICO® Score 8 model. They are based on data from TransUnion® and may be different from other credit scores and other credit information provided by different bureaus. This information is intended for and only provided to Primary account holders who have an available score. Your score, key factors and other credit information are available on Discover.com and cardmembers are also provided a score on statements. Customers will see up to a year of recent scores online. Discover and other lenders may use different inputs, such as FICO® Credit Scores, other credit scores and more information in credit decisions. This benefit may change or end in the future. FICO is a registered trademark of 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.

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.

### Cashback Bonus® Rewards

Activate to earn 5% Cashback Bonus at **Restaurants** and **Drug Stores** from 1/1/24 (or the date which you activate 5%, whichever is later) through 3/31/24, on up to \$1,500 in purchases. **Restaurant** purchases include those made at merchants classified as full-service restaurants, cafes, cafeterias, fast-food locations, and restaurant delivery services. **Drug Store** purchases include those made at stand-alone drug stores, pharmacies, online pharmacies, and some pharmacies located inside of retail stores. Purchases must be made with merchants in the U.S. To qualify for 5%, the purchase transaction date must be before or on the last day of the offer or promotion. For online purchases, the transaction date from the merchant may be the date when the item ships. Rewards are added to your account within two billing periods. Even if a purchase appears to fit in a 5% category, the merchant may not have a merchant category code (MCC) in that category. Merchants and payment processors are assigned an MCC based on their typical products and services. Discover Card does not assign MCCs to merchants. Certain third-party payment accounts and digital wallet transactions may not earn 5% if the technology does not provide sufficient transaction details or a qualifying MCC. Learn more at Discover.com/digitalwallets. See *Cashback Bonus* Program Terms and Conditions for more information.

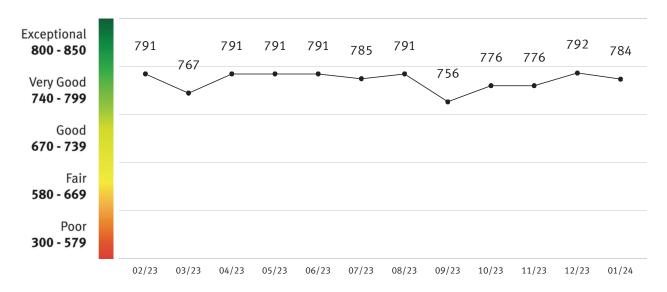
PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

# FICO® Credit Score

**Huy,** Your FICO $^{\odot}$  Credit Score is **784** as of **01/10/2024**.

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

# FICO® Credit Score History



### **Important Information:**

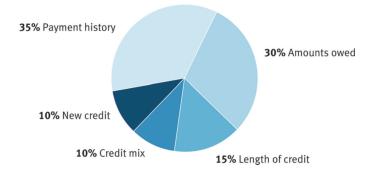
We may not always receive a score for you each month, so there may be months with no scores.

For questions on the availability of your score go to the "Information For You" section of this statement.

The  $\mbox{FICO}^{\otimes}$  Score 8 based on TransUnion data is the score that Discover uses.

This chart will be shown in every Jan, Apr, Jul and Oct statement when you have up to 12 months of scores. Log in to Discover.com/FICO any time to see key factors that help explain your scores.

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



See FICO® Credit Score Terms in the "Information For You" section of this statement.

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