# Discover It Secured Credit Card

# Highlights

No credit check, no interest, no fees

# Key benefits (aka rewards and offers)

* Earn 2% Cashback Bonus® at Gas Stations and Restaurants on up to $1,000 in combined purchases each quarter, automatically. Plus, earn unlimited 1% cash back on all other purchases.
* Earn unlimited 1% cash back on all your other purchases.
* 2X Cash Back: Get an unlimited dollar-for-dollar match of all the cash back you earn at the end of your first year, automatically. There is no limit to how much we’ll match.

# Other benefits (aka rewards and offers)

* Online Privacy Protection: We’ll help you regularly remove your personal info from select people-search websites that could sell your data. It’s free, activate with the Discover app
* Free Social Security number alerts: Get an alert if we find your Social Security Number on any of thousands of Dark Web sites.
* $0 Fraud Liability Guarantee: You're never responsible for unauthorized purchases on your Discover Card.
* View your FICO® Credit Score for free: Viewing your Credit Scorecard will never impact your FICO® Score.

# How it works

* You provide a refundable security deposit when you apply. Your credit line will equal your deposit amount, starting at $200.
* Your secured credit card can help you build credit responsibly. Smart habits like paying all your bills on time and in full each month can help you build credit with responsible use.
* You can get your deposit back. After 7 months, we begin automatic monthly account reviews to see if you qualify to upgrade to an 'unsecured' card and get your deposit back.

# APR & Fee details

* No annual fee.
* 28.24% standard variable purchase APR.
* Intro Balance Transfer APR is 10.99% for 6 months from date of first transfer, for transfers under this offer that post to your account by February 10, 2024 then the standard purchase APR applies.
* Cash APR: 29.99% variable. Variable APRs will vary with the market based on the Prime Rate. Minimum interest charge: If you are charged interest, the charge will be no less than $.50.
* Cash advance fee: Either $10 or 5% of the amount of each cash advance, whichever is greater.
* Balance transfer fee: 3% Intro fee on balances transferred by February 10, 2024 and up to 5% fee for future balance transfers will apply. Rates as of October 31, 2023