



DISCOVER®

2022 Employee Handbook



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Welcome to Our Employee Handbook!

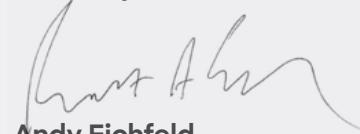
At Discover, building a brighter future means living by our values, strengthening our culture and so much more. It also means that we're committed to driving an equitable, inclusive and positive employee experience for everyone.

With that in mind, we're pleased to introduce our new Discover Employee Handbook. We know HR information can be hard to find and sometimes feels complicated to understand—but it shouldn't be! The handbook was designed for you, our employees. It offers only the most relevant information you need to know about our HR programs and benefits, using language we can all understand.

With the help of our Employee Handbook, we ensure a transparent and consistent understanding of our employment policies and guidelines. Within these pages, we've covered everything from our standard employee benefits and dress code policies, to our code of conduct and performance management programs.

As a member of the Discover team, you can use this handbook to stay informed on what resources are available throughout your career here. You can use it as a quick point of reference for answers to your most common HR questions, or for direction on where to dig deeper on a particular topic.

Sincerely,



Andy Eichfeld

Executive Vice President, Chief Human Resources and Administrative Officer



PS: We will be cleaning up all the stray reference materials in DLIFE, myHR, etc. over the next few months. In the end, all searches will bring you back to the handbook or the underlying, more detailed policy and procedure documents.

General Information

In this section:

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- 05 Our Values
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- 07 Discover Management System (DMS)
- 08 About This Handbook



• General Information

Our Company Story

We're a digital banking and payment services company with one of the most nationally recognized brands in financial services. Since our inception in 1986, we've become one of the largest card issuers in the United States. We issue the Discover® Card, America's cash rewards pioneer, and offer private student loans, personal loans, home loans, checking and savings accounts and certificates of deposit through our banking business. We also operate the Discover Global Network with millions of merchant and cash access locations, PULSE, one of the nation's leading ATM/debit networks, and Diners Club International, a global payments network with acceptance around the world.

Our Vision: To be the leading direct bank and payment partner

Our Mission: To help people spend smarter, manage debt better and save more so they can achieve a brighter financial future



Our Values

The non-negotiable promise we make to our consumers, shareholders, community and to each other: Doing the right thing, Innovation, Simplicity, Collaboration, Openness, Volunteerism, Enthusiasm, Respect (DISCOVER).

Doing the Right Thing
Innovation
Simplicity
Collaboration
Openness
Volunteerism
Enthusiasm
Respect

● General Information

Discover Behaviors

Our Discover Commitment

When we launched the Discover® Card in 1986, we pledged “something more” for people who worked a little harder, aimed a little higher and reached for something better.

We've stayed true to that commitment.

We also know that to continue delivering something more for consumers, we need a culture that fosters something more for the 18,000 people who work as one team to meet our vision of becoming the leading consumer bank and payments partner. The Discover Behaviors will help us do that.

The Discover Behaviors begin with three simple statements that capture the spirit of how we work in a brief way that speaks volumes. Continuing from the three core Discover Behaviors, there are nine Behaviors in total.

Each of these Behaviors is equally important for defining expectations and delivering on important work in optimal ways.

They embody our Values, DMS Principles and our commitment to customers and ourselves.

Use them to enable performance, continuously improve and plan your career.

Find additional tools and learning support on the [Discover Behaviors Resources](#) DLife page.

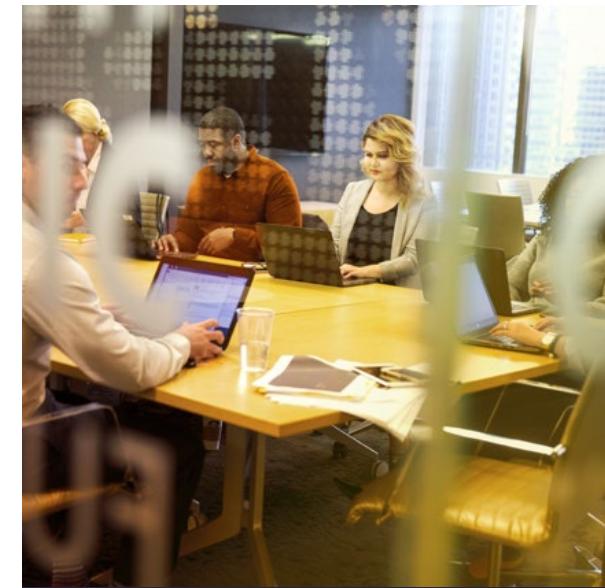


● General Information

Discover Management System (DMS)

Our goal is to deliver more value to our customers as efficiently and effectively as possible.

DMS is our strategy behind how we work to organize people, process and technology to continuously improve our outcome for results for customers, shareholders and employees. DMS drives alignment in our behaviors, the systems we operate in, and our approach to managing work so we can improve every day. DMS builds on the best of what we've done, but challenges us to operate differently.



● General Information

About This Handbook

Within this Handbook, you'll find essential information on Discover's policies. The Handbook applies to all U.S.-based Discover employees and will serve as a helpful guide throughout your career with us. We've included information on the following topics:

- **Joining & Leaving the Company:** This section includes information about our employment practices throughout your journey here, from the beginning to the end of your employment.
- **Time at Work & Away:** This section provides information on our pay and timekeeping practices such as using time away for major life events like illness, caring for a family member, vacation, birth or child adoption, and loss of a family member.
- **Doing the Right Thing:** This section provides information on what you can do to help us maintain a professional work environment and reviews how to report prohibited conduct.
- **Staying Safe & Living Well:** This section provides information about our priority to maintain a work environment that promotes and protects everyone's safety and health.
- **Developing Ourselves & Others:** This section includes information about how to develop your skills and knowledge for success at Discover.

You can find additional policies within [myHR](#). Where there is a conflict or inconsistency between this Handbook and a Discover Policy, Standard, Benefit Plan Document or Procedure, the Discover Policy, Standard, Benefit Plan Document or Procedure takes precedence. This Handbook should not be read or applied in a manner that interferes with the legal rights of employees.

Questions & Comments:

Please direct any questions or comments regarding the Employee Handbook to [myHR](#) at 844-DFS-myHR (844-337-6947).



This Handbook exists online on the [myHR](#) portal. Policies change from time to time, and the online handbook will be updated as needed. On the bottom right of each page in the handbook is a reference date. That date refers to the last date on which the Handbook was updated.



Joining & Leaving the Company

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• General Employment Practices

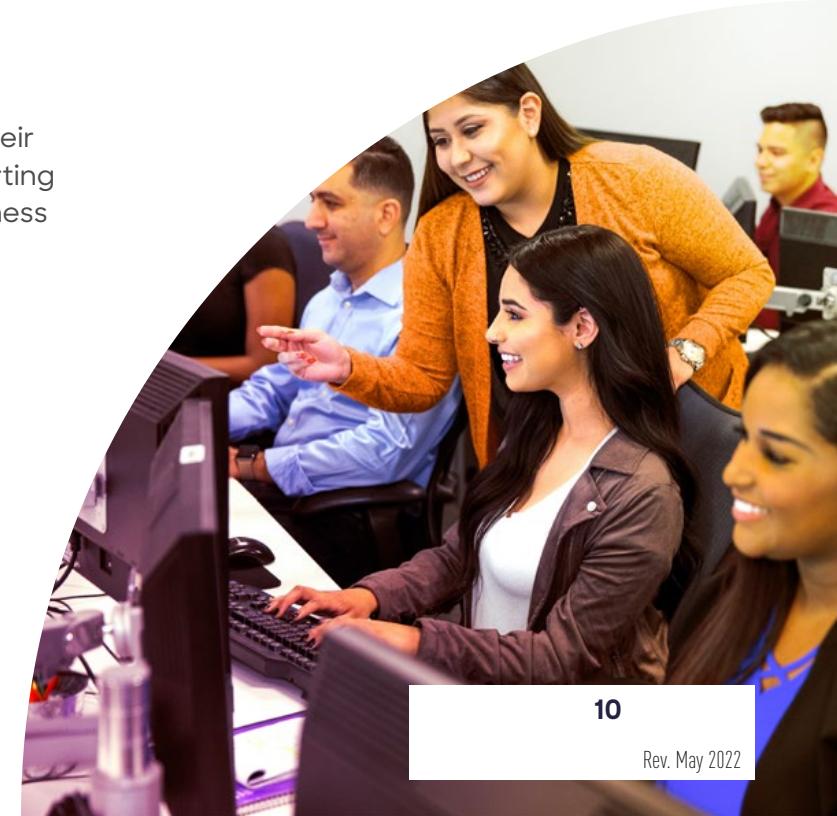
Employment at Will

This Employee Handbook is not a contract of employment. Your employment with Discover is at will and does not have a specific term or duration. This means that both you and Discover have the right to terminate your employment at any time and for any reason, with or without notice. Only an authorized officer of Discover can alter your at will status by signing a written employment agreement, approved by an authorized Human Resources official, for a specified period of time.

Employment Eligibility & Work Authorization

We're committed to complying with all applicable immigration laws and regulations. To do that in the U.S., we use the U.S. Citizenship and Immigration Services ("USCIS") Employment Eligibility Verification Form I-9 and eVerify to ensure that all employees are authorized to work in the U.S.

As a condition of employment, every employee must provide satisfactory evidence of their identity and legal authority to work in the United States within three business days of starting employment. If you cannot verify your authorization to work in the U.S. within three business days of employment, we're required to terminate employment immediately.



 General Employment Practices

Background Checks

A critical part of working in the finance industry is ensuring that we meet all regulations, from keeping our data safe to meeting hiring requirements. We perform a comprehensive background screening as a condition of employment for all applicants. Some components of the background screening process may be subject to the Fair Credit Reporting Act (FCRA). In those instances, prior to obtaining a consumer report, we will:

- Inform the applicant that their consumer report may be used for decisions about their employment
- Acquire (from the applicant) advanced written authorization to obtain the consumer report for employment purposes

Once the consumer report is obtained, we review the consumer report to ensure the applicant meets Discover's background screening qualifications.

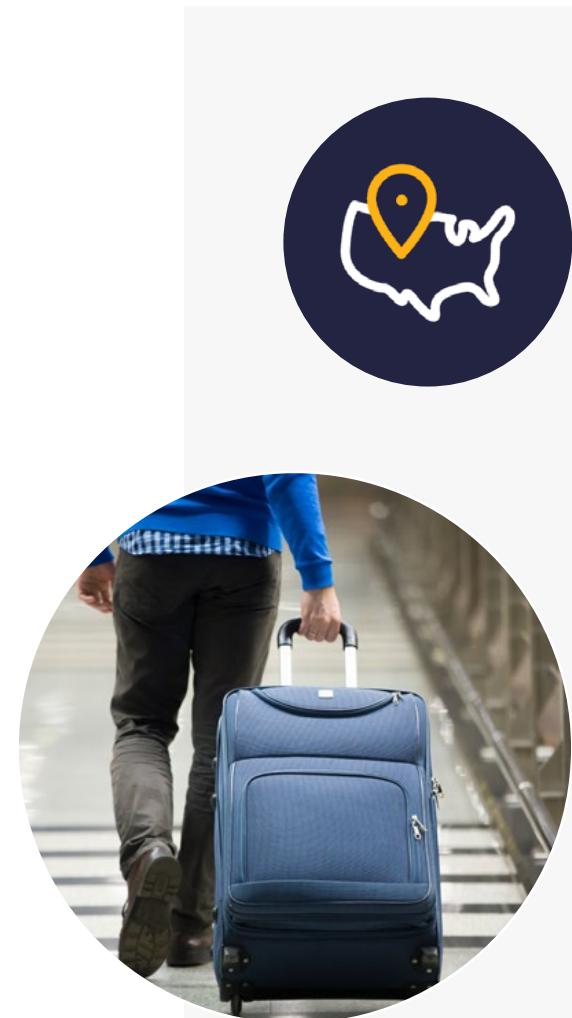
● General Employment Practices

Relocation

To support you in relocating for a role, we partner with an external vendor, Paragon Relocation, to support eligible moves. Paragon is a global mobility consulting firm that manages and navigates through the relocation process for you. They oversee and centrally coordinate all moving activities, from initial authorization to transitioning into a new community. Through our partnership with Paragon, we have an approved list of suppliers that we'll use for your relocation. So, before you start any part of the moving process (house hunting, listing of your home, shipment of household goods, etc.), you must speak with your Paragon Relocation Consultant. Relocation benefits are provided at the discretion of the hiring manager, human resources and talent acquisition, based on the availability of local talent as well as the needs of the role, and in accordance with the employee's offer or transfer agreement as determined by Corporate Relocation.

All questions and requests for information regarding your move should be sent directly to Paragon. Discuss any coverage questions with your assigned Relocation Consultant before you take action.

Submit expenses within 30 days of occurrence to Paragon (using Paragon's web-based software, PRISM) to avoid delaying reimbursement and inclusion of expenses in the current/correct tax year. Expenses incurred in excess of limits authorized in the agreement and associative policy will be your responsibility.



- General Employment Practices

Immigration & Sponsorship

We are incredibly proud of our international talent and are able to offer visa sponsorship at our discretion. We may provide certain visa sponsorship benefits to eligible applicants and employees¹ in compliance with applicable laws/regulations, including but not limited to the Immigration and Nationality Act of 1965. Our visa and immigration program is intended to provide eligible current and new hire employees appropriate employment authorization to work in specific countries. The visa and immigration program applies to full time, exempt, current and new employees who require visa sponsorship to work.

We've partnered with the global law firm Fragomen in supporting our sponsored employees. Fragomen provides support in navigating through all facets of the sponsorship process from initiation to the green card application and receipt. All questions regarding your sponsorship should be directed to DiscoverImmigrationCenter@fragomen.com.



¹Sponsorship is provided to employees in good standing or new hires on an as needed basis.
Visa and immigration sponsorship is not provided to non-employees.

 General Employment Practices

Employment of Relatives & Personal Relationships

If you become aware that Discover is considering one of your relatives for employment, those circumstances must be disclosed to Employee Relations as soon as you know for further review and approval. Additionally, in order to avoid a potential conflict of interest, including the appearance of favoritism, managers may not hire, promote or have a person directly or indirectly report to them if the potential hire is a relative or if the manager maintains a close personal relationship with the potential hire (e.g., a relationship involving dating, living together or sharing the same household).

Relatives may include the following type of relationships: a parent, step-parent, spouse, domestic partner, child, sibling, step-sibling, in-law, aunt, uncle, niece, nephew, grandparent or grandchild.

Direct or indirect reporting means that the manager or manager's management (including anyone in the chain of command) has an ability to influence the terms and conditions of the person's employment (e.g., salary, promotion, internal movement, termination).

We allow hiring a relative under certain circumstances:

- If a potential hire meets the qualifications of the position for which they apply, and
- The relative's employment does not create an actual or perceived conflict of interest

Lastly, relatives of employees are not to work in any position in which Employee Relations has reason to believe such situations may create an inherent or perceived conflict of interest. If identified, Employee Relations will assist in taking appropriate action to resolve any such conflict.

• Leaving the Company

Resigning from Discover/Voluntary Separation

If you intend to resign, we request that you submit your notice, in writing, at least two weeks in advance of your anticipated resignation date to your manager. Any accrued but unused PTO will be paid out to you in your final paycheck, subject to applicable law. Relevant exit documentation will be sent to you from myHR to help you understand how Discover benefits are treated upon separation of employment.

Exit Surveys/Interviews

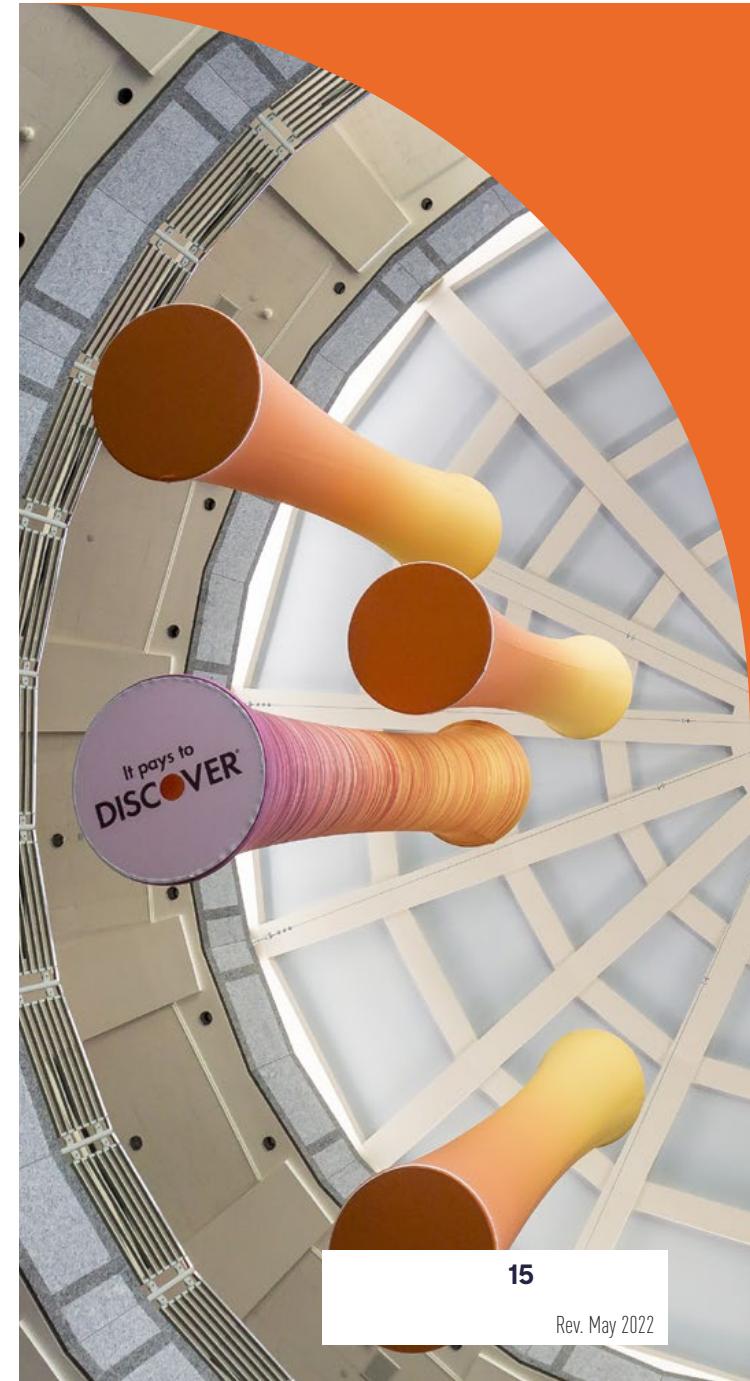
All departing employees, who leave voluntarily, are sent information to complete an online Exit Survey. We encourage all departing employees to be honest and transparent in your Exit Survey regarding the main reasons for leaving and feedback on various items so that we have an opportunity to make improvements when it comes to people management and the work environment. All departing employees are also invited to request an Exit Interview with Employee Relations, if interested.

Job Abandonment

If you are non-exempt and have two consecutive No Call/No Show shifts and have not properly notified your manager/timekeeper of your absence; or fail to report back to work after an approved leave of absence, without providing an acceptable reason and documentation, this indicates that you have chosen to voluntarily resign from Discover and will be considered a Job Abandonment. Read more in the [Time and Attendance Policy](#).

Retirement

If you intend to retire, you may contact myHR to understand your benefits and plan for your retirement. We appreciate your service and ask that you provide as much advance notice of your intention as practical so that appropriate staffing arrangements can be made.



 Leaving the Company

Severance Benefits

An employee who is involuntarily terminated by notice may be eligible for severance pay and other benefits under certain conditions. Please see the Severance Plan Summary Plan Description for specific details and eligibility requirements.

Employment Verification

All requests for verification of employment and/or employee references (including external requests and requests from employees and former employees) should be directed to Discover's designated vendor, The Work Number. The Work Number will only provide dates of employment, job title and (upon approval of the employee) salary information. You can contact The Work Number at 1-800-367-5690. Discover's employer code is 12986.

Time at Work & Away

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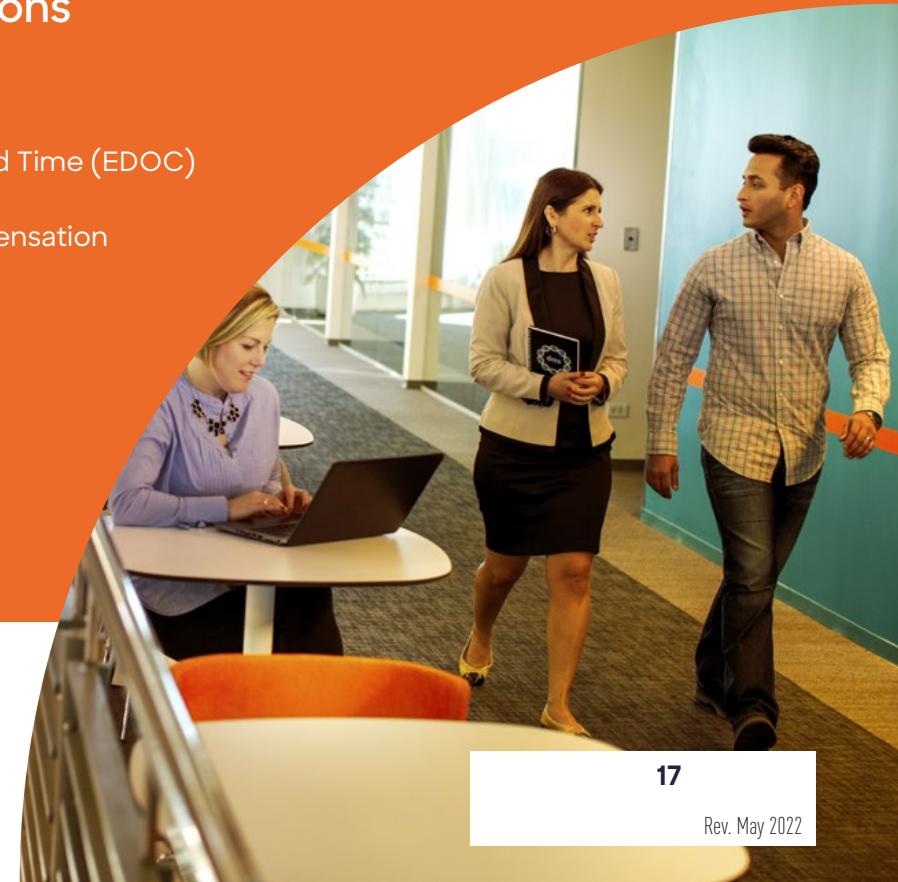
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• Pay & Timekeeping Practices

All employees are classified as either non-exempt or exempt under the Fair Labor Standards Act (FLSA). The pay and timekeeping provisions applicable to you are determined by your non-exempt or exempt classification. If you're not sure of your classification, please check with your manager or contact [myHR](#).

Exempt employees: Exempt employees are generally paid a salary for all hours worked and are not eligible for overtime pay. Exempt employees normally must receive their full salary for any week in which they perform any work, without regard to the number of days or hours worked. However, exempt employees need not be paid for any workweek in which they perform no work at all for the Company. In addition, certain exempt roles are designated as a shift differential role based on job code and are paid shift differential based on the actual shift differential hours worked.

Non-exempt employees: Non-exempt employees are subject to the hours of work and overtime pay provisions of the Fair Labor Standards Act. Non-exempt employee pay is based on hours reported. Non-exempt employees receive overtime pay for hours worked in excess of 40 hours per week (or as otherwise required by applicable law).

All non-exempt employees are responsible for accurately reporting all hours worked through the Timekeeping and Attendance system. This information will be used by Payroll to calculate overtime hours and pay during the applicable pay period.

- Pay & Timekeeping Practices

Payment of Wages

We pay employees every other Friday on a biweekly schedule (26 pay periods a year) by check or direct deposit. **Each pay period is 14 days and starts on Monday and ends on Sunday, with the pay period ending the Sunday before the pay date.**

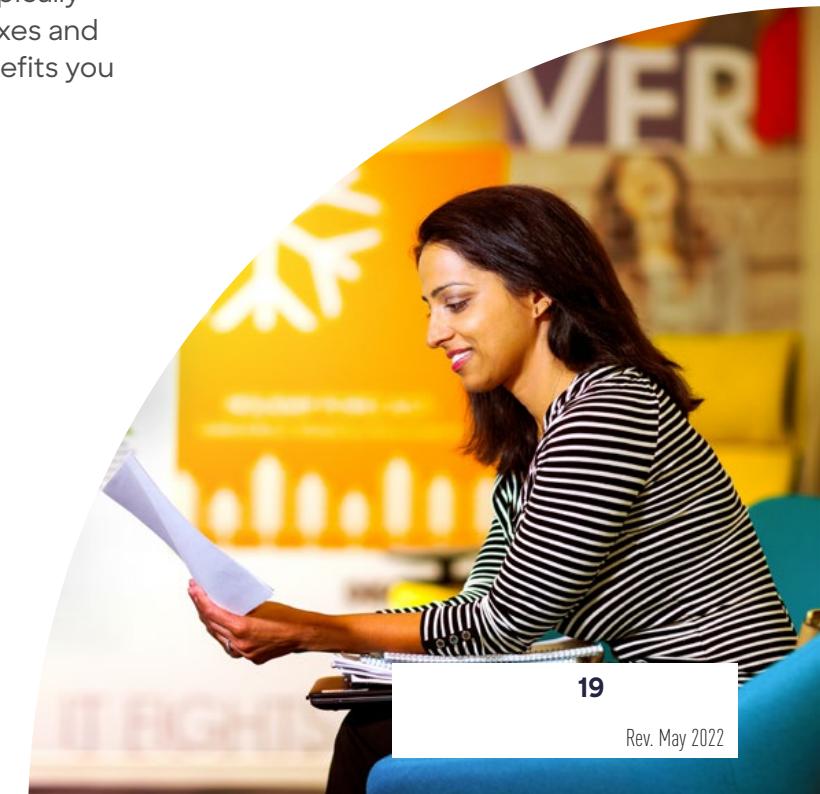


If the regular payday falls on a bank holiday, then you will be paid on the day before the regular pay date.

Paycheck Deductions

Discover is required by law to make certain deductions from your pay. Such deductions typically include Social Security and Medicare tax, federal withholding, applicable state and local taxes and wage withholding orders. Depending on the state in which you are employed and the benefits you choose, additional deductions may apply.

The type and amount of all deductions will be listed on your pay stub, which can be found in [Workday](#).



● Pay & Timekeeping Practices

Timekeeping Requirements

It's our policy and practice to accurately compensate employees in compliance with applicable federal, state and local laws. All employees are responsible for maintaining complete, accurate and prompt timekeeping records. Managers are responsible for reviewing and validating the accuracy of their employees' actual working time and any Paid Time Off (PTO) recorded in their timecard on a weekly basis, even if the approval of the employees' timecards has been delegated to another individual.

In order to maintain compliance with applicable laws, all non-exempt employees are required to account for all of their time worked through the Timekeeping and Attendance system.

Further, if you're classified as non-exempt you're subject to the following timekeeping requirements:

- Record your "clock-in" and "clock-out" times through the Timekeeping and Attendance system.
- Clock-in and clock-out at your scheduled start and end times and for all scheduled meal periods. If you're unable to properly clock-in or clock-out because of a system malfunction, accidental oversight or other unforeseen circumstances, it is your responsibility to immediately inform your manager or timekeeper.
- Do not begin logging into the system until your start time. If entering the facility prior to the scheduled start time, you can come in, place your belongings at your desk and engage in other activities, so long as it's not work-related activities.
- Under certain circumstances, report additional hours worked that are not captured by the Timekeeping and Attendance system (e.g., missed meal periods, manager instruction to complete an unplanned task, authorized training at an off-site location or other extracurricular events, etc.). In these instances, you should report any unrecorded time worked to your manager or timekeeper the same day the work is performed.



● Pay & Timekeeping Practices

Timekeeping Requirements/Non-Exempt Employees (continued):

- Do not work “off-the-clock”. “Off-the-clock” work is defined as work-related tasks performed by a non-exempt employee, which are not authorized and/or known by your manager and are not reported on your timecard.
- Do not start work before your scheduled time, finish work after your scheduled time, work during a meal period, or perform any other extra or overtime work without prior authorization from your manager.
- Do not use any cellular, mobile or other remote-access internet connection to perform work outside scheduled hours, without the prior express approval from your manager.
- Report any unrecorded time worked to your manager or timekeeper, even if that time worked was not authorized or was performed outside the non-exempt employee’s scheduled hours, to ensure that all worked time is accurately recorded.

Anyone who incorrectly or falsely reports hours worked, Paid Time Off (“PTO”) taken or alters time in the Timekeeping and Attendance System is in violation of our Code of Conduct. In addition, any manager who instructs an employee to incorrectly or falsely report hours worked, PTO taken, or who alters an employee’s time records to under- or over-report hours worked is also in violation. If you become aware that any manager has:

- Instructed an employee to incorrectly or falsely under-or over-report hours worked or PTO taken, or
- Altered an employee’s time records to inaccurately or falsely report employee’s hours worked or PTO taken

You should immediately report those behaviors to your HR Employee Relations Professional.

Additional information may be found in the [Employee Timekeeping Standard](#).



 Pay & Timekeeping Practices

Shift Differentials & Weekend Premiums

Shift differentials are shifts that take place outside “normal” business hours. We pay an additional rate for those shifts outside “normal” business hours. The rates below are applied to the base rate of qualifying jobs working the following shifts:

Shift	Eligible Check In Times	Hours Paid	Differential
Early AM	3:53AM–4:52AM	Until 8AM	10%
Evening	2:53PM–Must end on or after 8PM	All hours up to 9PM	10%
Night	8:53PM–3:52AM	All hours	15%

You will receive an additional premium on your hourly rate (10% or 15%) if you work during the times listed above. We continuously apply shift differentials on clock-in and clock-out time for all time blocks in a single day that do not have a gap greater than three (3) hours.

Additionally, non-exempt employees are paid a Weekend Premium of 20% additional hourly rate for all hours worked on Saturday & Sunday. 10% evening and 15% night differentials will be paid for eligible hours worked. On weekends, these differentials are applied at a 10% and/or 15% rate on the Weekend Premium.

We also pay a 10% language premium to designated non-exempt bilingual employees who take calls in Spanish during eligible hours, based on the shift worked.

If an exempt employee is eligible for shift differential pay, they are required to record their hours worked through the Timekeeping and Attendance System in order to ensure they are compensated appropriately.



● Pay & Timekeeping Practices

Meal Periods & Rest Breaks

We comply with all federal and state legal requirements concerning meal periods and rest breaks.

Discover provides meal periods to employees dependent on the number of hours worked and in accordance with applicable state and federal laws. Meal periods cannot be taken at the beginning or end of shift. You must be completely relieved from all work duties during any unpaid meal periods and allowed to leave the premises. Non-exempt employees must record the beginning and ending times of their meal periods, which must be 30 minutes in duration.

We provide 15-minute paid rest breaks, dependent on the number of hours worked and in accordance with applicable state and federal laws.¹ Because rest breaks are paid, non-exempt employees should not clock out for them. You may not use rest breaks as a basis for starting work late, leaving work early or extending a meal period.

Additional information can be found in the [Time Off Standard](#).

Overtime Pay

Discover complies with all federal, state and local laws regarding overtime pay. **Non-exempt employees who have worked over 40 hours in a work week will receive overtime pay at a rate of 1.5 times your regular rate for the additional hours worked.**



In some cases, non-exempt full-time employees may work a flexible schedule on a regular basis, which entails more than eight (8) hours in one day but does not exceed 40 hours in a workweek. In this case, overtime pay is not applied unless specified otherwise in accordance with state law.

Only hours actually worked are included in the weekly total for computation of overtime. Paid benefit time such as Holiday Pay and Paid Time Off does not count toward hours worked for overtime. For purposes of calculating overtime, the workweek begins on Monday and ends on Sunday.

¹If you work in Colorado, Kentucky, Nevada, Oregon, or Washington, you are entitled to one 10-minute paid rest break for every 4 hours worked.



● Pay & Timekeeping Practices

Before working overtime, you must have the time planned and pre-approved by your manager. Repeatedly working unauthorized overtime is subject to corrective action, up to and including termination.

Pay Inquiries

If you have **questions about payroll deductions or the amount of your pay or similar pay-related questions**, we're happy to help. Call us directly at 844-DFS-myHR (844-337-6947) between 8am and 6pm Central, Monday-Friday.



•Expense & Reimbursement

Only approved personnel are authorized to make business related expenses, to include travel, meals and entertainment. A business expense is defined as an ordinary and necessary expense of a reasonable amount incurred for a valid business purpose.

Objectives to review and understand are—

- Defined roles and responsibilities of requestors, approvers and processors.
- Understanding full scope of expense related activities.
- Understand how to submit Company Corporate Card expenses.

Additional information may be found in the [Corporate Expense Policy](#).

• Time Off

Employee Responsibilities

You are obligated to follow your department's notification procedures when you're not working during your scheduled hours. You can find your department's notification procedures through centralized timekeeping, or by contacting your manager directly, depending on your team. Any unapproved absences may be subject to Discover's attendance-related policies and standards.



You are required to accurately report and request all planned time away through the Timekeeping and Attendance system. Failure to appropriately record time away may lead to corrective action up to and including termination.



For additional information related to planned/unplanned, approved/unapproved absences and reliability requirements, please see the [Time and Attendance Policy](#).

Paid Time Off (PTO)

Discover provides you with a full bank of PTO days each January. You have the flexibility to schedule and manage your PTO time throughout the year. PTO can be used for any reason you need time off from work, including protected paid sick time (described in the next section). As a new hire, PTO is prorated from when you started for the remainder of the calendar year. Starting on your first January with Discover, you are eligible for the following number of days each year based on years of service²:

Years of Service at January 1	1-4	5-9	10-14	15-24	25+
Exempt Employees	25	28	30	30	35
Non-Exempt Employees	20	25	25	30	35

Regardless of length of service, exempt part-time employees accrue 6.25 hours per month to a maximum of 75 hours per year, and non-exempt part-time employees accrue 4.25 hours per month to a maximum of 40 hours per year³.



²Employees receive the equivalent of their standard workday based on their classification as follows: full-time (eight (8) hours), flex part-time (seven (7) hours), and regular part-time (five (5) hours) to convert the number of days into a bank of hours in the Timekeeping and Attendance System.

³Non-exempt part-time employees in California accrue 4.25 hours per month to a maximum of 51 hours per year, regardless of length of service.

● Time Off

Newly hired and rehired non-exempt employees are unable to use PTO for the first eight (8) weeks after they are hired, with the exception of up to three (3) days that can be used immediately for covered reasons under paid sick time (described in the next section), in order to effectively complete their training requirements in a timely manner. Exempt employees can use PTO immediately.

For more information on Discover's PTO programs, visit the [Time Off Standard](#) in myHR.

Paid Sick Time (PST)

Discover provides PTO that may be used for any reason, including reasons for which you would use protected paid sick time (PST), as required by applicable state and local law.

You may use and designate up to the maximum of 60 hours of PST⁴ within your available PTO allotment in a calendar year for PST-covered eligible reasons.



PTO used for any of the covered reasons described below may be designated as PST and is considered protected time off up to the applicable maximums. Reasons for PST designation include:

1. Your mental or physical illness, injury or health condition; need for medical diagnosis, care or treatment of a mental or physical illness, injury or health condition; employee's need for preventive medical care
2. Care of a family member with a mental or physical injury or health condition; care of a family member's need for medical diagnosis, care or treatment of a mental or physical illness, injury or health condition; care of a family member who needs preventive medical care
3. Closure of your place of business by order of public official due to public health emergency/epidemic or state of emergency or an employee's need to care for a child whose school or place of care has been closed by order of public official due to public health emergency or state of emergency

⁴Please note, Discover provides employees with paid sick time above and beyond what is required by state or local laws in some locations (including locations where no paid sick time is required by law). Certain states have additional protected time above the 60 hours. Discover will comply with the higher standard.

● Time Off

Reasons for PST Designations (cont.)

- 4.** Caring for yourself (including isolation or quarantine due to suspected exposure to a communicable disease) or family member when it has been determined by health authorities or a healthcare provider that your presence or presence of your family member would jeopardize the health of others

- 5.** Absence necessary due to domestic violence, sexual violence, abuse or stalking (collectively referred to as “domestic violence”), provided that leave is to allow you, or a family member, to obtain: medical attention, services from violence program or victim services organization, psychological or other counseling, relocation or taking steps to secure existing home due to domestic violence, or legal services to prepare or participate in legal proceedings relating to or resulting from domestic violence

- 6.** Time off in connection with your child attending a school-related conference, meeting, function or other event requested or required by a school administrator, teacher or other professional staff member responsible for the child’s education, or to attend a meeting regarding care provided to the child in connection with the child’s health conditions or disability; enroll children in a new school

- 7.** Maternity-related or paternity-related time off

- 8.** Meet with an attorney or other social services provider to obtain information and advice on, and prepare for or participate in, any criminal or civil proceeding; file a complaint or domestic incident report with law enforcement; meet with a district attorney’s office

- 9.** Take any other actions necessary to ensure your health or safety or your family members or to protect those who associate or work with you

- 10.** Any other reason allowed by applicable law



Temporary employees and interns at any physical or work location (except for those in California) are eligible for PST.



Temporary employees and interns will begin to accrue six (6) hours per month to a maximum of 60 hours of PST per calendar year as soon as they are hired; however, they have an eight-week waiting period before being eligible to use PST⁵.

For more information on PST, visit the [Time Off Standard](#) in myHR.

⁵ Temporary employees and interns who work in California for 30 or more days in a calendar year are eligible for California paid sick time (CPST) and will receive a grant of twenty-four (24) hours on their start date, and annually thereafter; however, CPST does not carry over from year to year. CPST can be taken for specific covered reasons, as detailed in section 2.4 of the Time Off Standard on myHR.

• Leaves of Absence

Leaves of Absence Overview

Personal Leaves are managed internally by the Discover Leave Operations and Accommodations Team. To handle other leaves of absence, we have support from our partner, The Hartford. As an extension of our team, they manage Family and Medical Leaves (FML), Short Term Disability (STD), Long Term Disability (LTD), Paid Parental Leave (PPL) and Military Leaves with direct oversight from the Discover Leave Operations and Accommodations Team. Timely supporting documentation must be provided in order for leaves to be approved and appropriately processed.

Generally, the **maximum length of all leaves** (including all other types of leave benefits provided by Discover) may not exceed six (6) months in a 12-month look-back period.

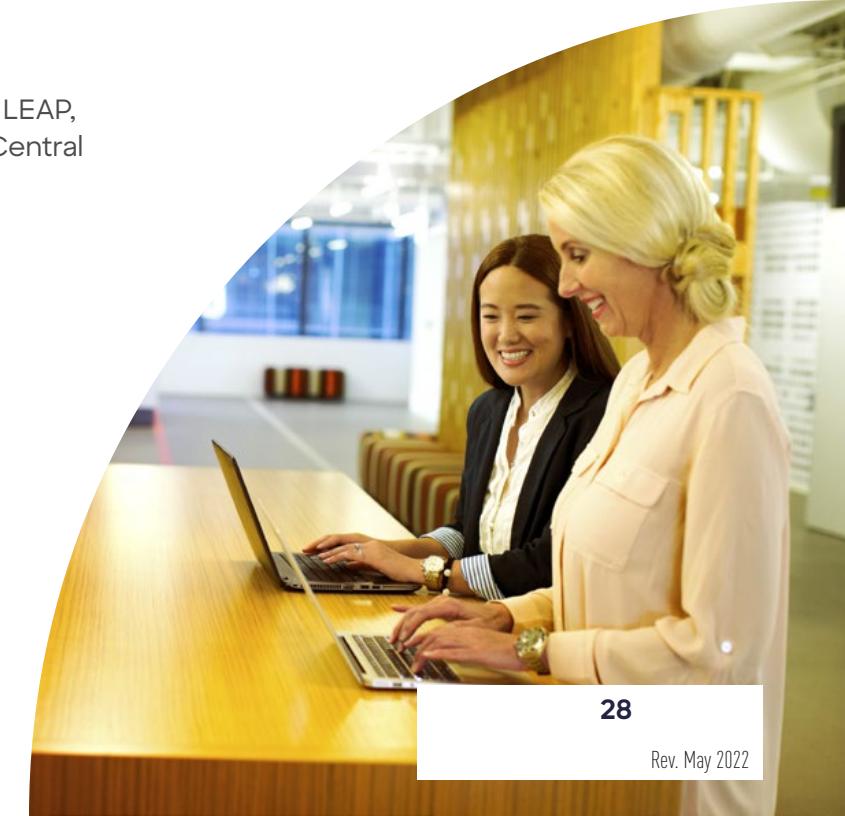


During any leave of absence, you're not eligible for:

- Company-sponsored learning and development programs, such as, but not limited to, LEAP, Empower, Inspire and all training and development classes available on Development Central
- Beginning a course through the Discover Education Assistance Program

During any period of leave (whether paid or unpaid), you are eligible to:

- Continue to participate in any self-directed courses that began prior to a leave of absence through the Discover Education Assistance Program
- Participate in benefits as described in the [Welfare Benefits Summary Plan Description](#) (Welfare SPD) and 401(k) Plan Summary Description (401(k) SPD).
 - For a paid leave, payroll deductions will continue.
 - For an unpaid leave, employees may pay contributions necessary to cover the cost of benefits through [myHR Benefits](#).



● Leaves of Absence

Certain benefits will continue and other benefits will be suspended, as described in the applicable SPD and benefits information provided on [myHR Benefits](#). The employee may elect, in writing or through a myHR representative, to discontinue or change existing benefit coverage during a period of leave as set forth in the applicable SPD. If you are on an unpaid personal leave, you will pay the total cost (Discover cost plus employee cost) of your continued benefits. If contributions are not received on time per the billing schedule provided to you by myHR, benefit coverage will be cancelled in accordance with applicable law. Upon return from a leave of absence, you may make certain changes to benefits as described in the applicable SPD.

You must coordinate returning from leave with the [Leave Operations and Accommodations Team \(LOA@Discover.com\)](#) at least five (5) business days prior to your scheduled return to work date. You must also advise the LOA department via LOA@Discover.com of any need for a reasonable accommodation as well as cooperate promptly and fully with the LOA department during the process of evaluating such request for a reasonable accommodation. Failure to return to work after an approved leave has ended may be classified as job abandonment.

Additional information regarding our leave programs may be found in the [Leave of Absence Program Standard](#).

Family & Medical Leaves (FML)

If you have been with Discover for at least 12 months and have worked at least 1,250 hours prior to the start of the leave, FML provides up to 12 weeks of unpaid, job-protected leave for specified personal or family medical reasons. There are two categories of the Family and Medical Leave Act (FMLA) entitlement: Basic Leave and Military Family Leave. Certification from a Health Care Provider outlining the specific reason must be provided in order to qualify for FML. Employees generally use FML in consecutive days, however intermittent FML is available for certain reasons.

Refer to the [Leave of Absence Program Standard](#) for more information.



 Leaves of Absence

Paid Parental Leave (PPL)

We're happy to celebrate parenthood with many different definitions of family.

We offer Paid Parental Leave (PPL) to new parents based on primary and secondary caregiver status. Primary Caregiver is defined as the parent primarily responsible for the care of the child during your typical work hours. Secondary Caregiver is defined as the parent whose spouse/domestic partner is the primary caregiver during your typical work hours.

For the birth or adoption of a child, **Secondary Caregivers receive two (2) weeks leave at 100% base pay. Primary caregivers receive sixteen (16) consecutive weeks leave at 100% base pay.**



Base pay is your regular salary or hourly rate and does not include overtime pay, bonuses, incentives, differentials or any other forms of special compensation that you may receive. To qualify for PPL, you must be classified as a full-time, flex part-time or regular part-time employee and have been employed by Discover for at least 12 consecutive months from your most recent hire date at the time of your child's birth or adoption.

An affidavit attesting to the employee's role as Primary or Secondary Caregiver is required to qualify for PPL. PPL is available to eligible employees regardless of their gender. Eligible employees are limited to either one Primary Caregiver PPL or one Secondary Caregiver PPL in a rolling twelve (12) month period, beginning from the start date of the leave, and cannot be both a Primary Caregiver and a Secondary Caregiver for the same child, subject to applicable state law.

● Leaves of Absence

Short Term Disability (STD)

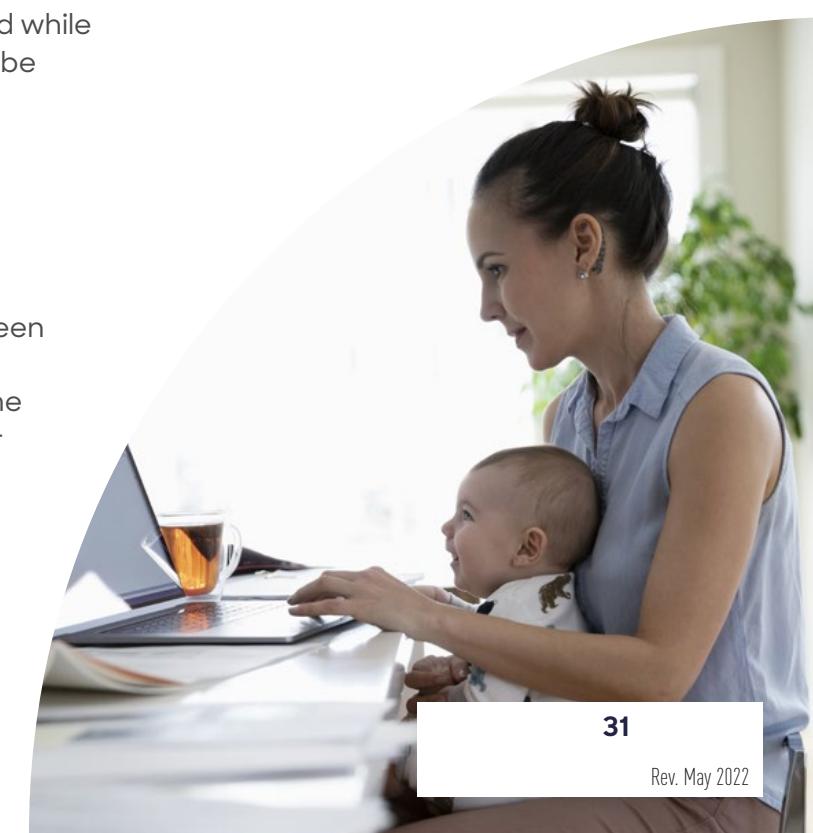
Short Term Disability (STD) provides paid benefits to eligible employees who have been determined to be disabled due to an injury, illness or pregnancy for longer than seven (7) consecutive calendar days. STD is available to exempt employees immediately upon hire. STD is available to non-exempt employees after six months of benefits-eligible employment with Discover.

Your physician(s) will be asked to provide proof of disability to substantiate the disability condition. This information could include office treatment notes, test results, prescription histories, specific restrictions or limitations and treatment plans from all treating physicians. The amount of the STD benefit will be calculated by The Hartford, our external leave administration vendor, and dependent upon your years of service with Discover. If you become disabled while on a Personal Leave of Absence, you are not eligible for STD benefits. However, you may be eligible for STD benefits while on FMLA or PPL.

Long Term Disability (LTD)

Long Term Disability (LTD) benefits provide a monthly income to eligible employees (exempt employees are eligible immediately upon hire and non-exempt employees are eligible after six (6) months of benefits-eligible employment with Discover) who have been disabled for at least 180 consecutive days (the “elimination period”). Although you don’t have to be confined in a hospital or an extended health care facility to receive LTD income (other than mental or nervous conditions lasting beyond 24 months), you must be under the regular care of a physician, and you must be determined by the leave administrator, The Hartford, to be disabled.

The amount of the LTD benefit is determined annually based on your Health and Welfare Eligible Earnings (HWEE). LTD is 60% of your HWEE up to a maximum of \$20,000 per month.



● Leaves of Absence

Personal Leaves of Absence

Personal Leaves of Absence are a Discover discretionary leave type available if you:

- Are classified by Discover and its affiliates as a full-time, flex part-time, regular part-time or part-time employee
- Are not on a Performance Improvement Plan or Final Written Warning
- Have been actively employed by Discover for twelve (12) consecutive months from your most recent hire date prior to the leave request date
- Have not taken a Personal leave in the twelve (12) months preceding the requested leave date

Personal leaves are offered for a minimum of ten (10) consecutive days and a maximum of 90 days when all other leave types (e.g., FMLA, Military, PPL, STD or any other applicable federal, state or local law/regulation) do not apply. If there is a medical reason for the absence, you should pursue a reasonable accommodation prior to applying for a Personal leave by contacting the Leave Operations and Accommodations (LOA) Team at LOA@Discover.com.

To request a personal leave, submit an application to the Leave Operations and Accommodations Team at LOA@Discover.com no less than seven (7) business days in advance of the leave.



Applications are available on myHR or via request to LOA@Discover.com. Completed applications should include the specific reason for the leave and anticipated start and end dates of the leave. Discover reserves the right to request additional information and/or documentation as deemed necessary when evaluating a Personal Leave request. If you are absent and the leave is not approved, any absences may be subject to Discover's attendance-related policies and standards.



● Leaves of Absence

Military Leave

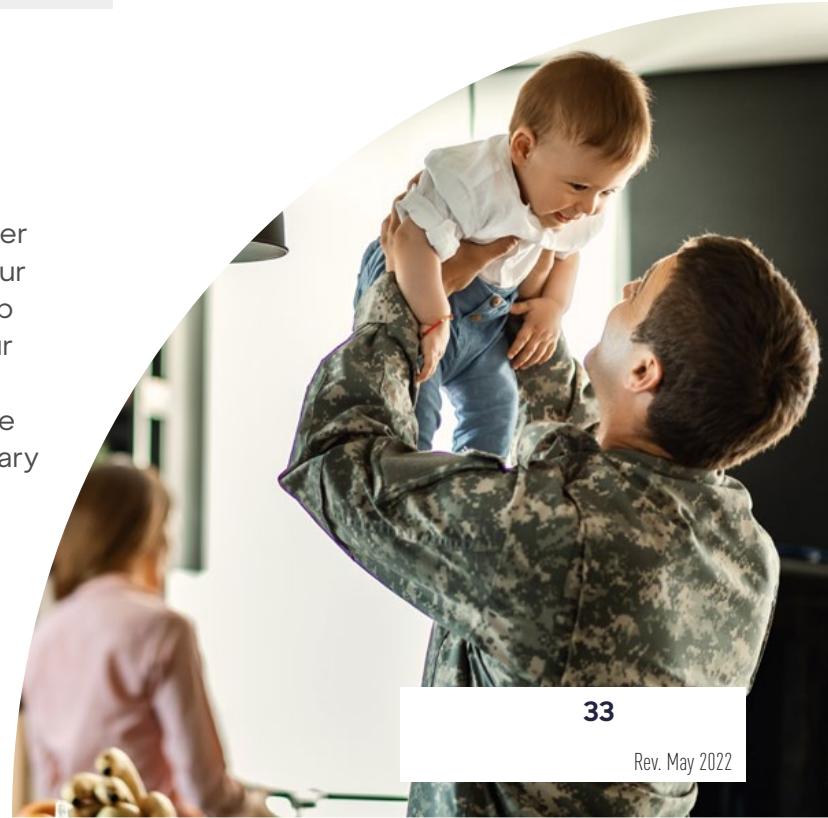
A military leave is approved for time off work relating to an employee's military service, generally up to a maximum of five years, for performing duty, voluntarily or involuntarily, in the uniformed services. Uniformed service includes active duty, active duty for training, basic training, initial active duty training and funeral honors duty performed by National Guard and reserve members, as well as the period for which you are absent from a position of employment for the purpose of an examination to determine fitness to perform any such duty.

To request a military leave, you should contact our leave administrator, The Hartford, to begin the leave process at least thirty (30) days before your absence is scheduled to begin, or as far in advance as reasonable.



For purposes of military leave, Discover considers basic training and advanced training (e.g., occupational specialty training) as part of active duty. You should provide a copy of your military orders to The Hartford and notify your immediate manager that you will miss work for military service.

If you are already in the National Guard or Reserves at the time of hire, and are deployed per military orders to active duty, Discover will supplement your military pay to keep you at your current Discover base salary level for the duration of your deployment period, generally up to a maximum of five years. Eligibility for military supplemental pay is contingent upon your submission of your initial and semiannual documentation of your military orders and total military income to The Hartford. You should provide The Hartford with a copy of your Leave and Earnings Statement from the proper military authority as documentation of your military income. Military supplemental pay is paid in lieu of any holiday pay.



● Leaves of Absence

At the end of a military leave, you will return to your former position or to an equivalent position.

You must advise the LOA Team at LOA@Discover.com of your intent to return to work at least five (5) business days prior to your return date. You must also advise the LOA department via LOA@Discover.com of any need for a reasonable accommodation as well as cooperate promptly and fully with the LOA department during the process of evaluating such request for a reasonable accommodation.



Additional information regarding employee rights under the Uniformed Services Employment and Reemployment Rights Act (USERRA) and Military Leave at Discover may be found in the Leave of Absence Program Standard.

Military Training

As a full-time, flex part-time, regular part-time or part-time employee, you may be entitled to receive up to twenty (20) days off of work within a 12-month period while completing military reserve training. Military reserve training is typically training attended one weekend per month, two weeks every year, or as scheduled. While on military reserve training, you should provide a copy of the reserve duty papers to your manager and work with your manager to ensure military reserve time off is entered accurately into the timekeeping and attendance system. Employees on military reserve training will be placed back in the position held prior to your time off taken for reserve training.

Any time off related solely to your military reserve training is separate from any period of military leave. You should provide notice of the training only to your manager or timekeeper directly for the purpose of accurate timekeeping. The Hartford does not need to be notified of military reserve training.



● Other Situations

Holidays

We give all employees time off with pay for certain holidays immediately upon employment. We also give all employees one Personal Holiday annually to observe a recognized federal, state, religious, or cultural holiday of your choice. This applies to full-time, flex part-time, regular part-time, part-time and temporary employees and interns. You will be paid holiday benefit hours based on your assigned work shift in Workday, regardless of your work schedule on the holiday.

Your paid holidays are as follows:

New Year's Day, Martin Luther King, Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day, and one Personal Holiday



You may be asked to work on a company holiday or designated company holiday. You cannot work on your approved Personal Holiday.

Refer to the [Time Off Standard](#) for details regarding working on a holiday and using your Personal Holiday.

Jury Duty

If you are called for jury duty, you will be granted time off as required by your summons.

You should make the request for leave within five (5) business days of notification, but no later than 24 hours before the scheduled date.



You will receive your base pay for the length of the required services. No forms are required; however documentation may be requested by Employee Relations. You can keep any money provided by the court for jury services.

If you are not required to be present at court for the full day, you are expected to return to work for the remaining hours of your schedule when practical. Employees who work off-shift schedules should consult with their manager regarding return-to-work expectations.



- Other Situations

Voting

We're passionate about supporting the right to vote and encourage everyone to fulfill your civic responsibilities by participating in elections. Generally, you should find time to vote either before or after your regular work schedule, voting by mail or early in-person voting. If you are unable to vote in an election during non-working hours, we will adhere to all state voting rights laws in regard to pay and time off so that you may have the opportunity to vote.

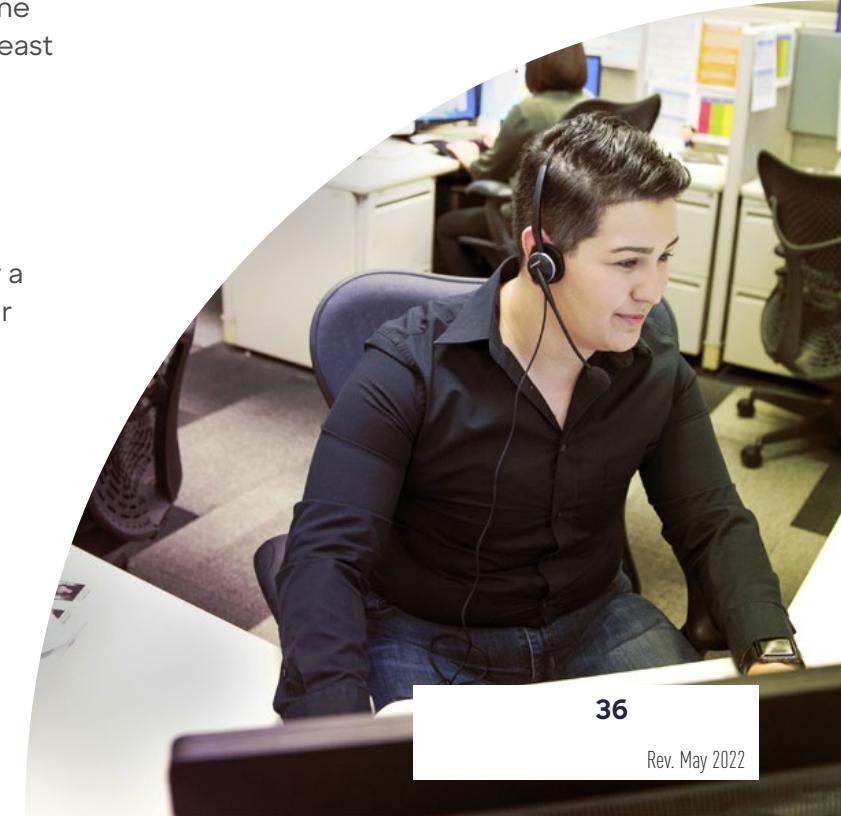
If you are scheduled to work on an election day, you should request time off to vote from your manager or timekeeper as soon as possible prior to the Election Day if you are unable to find time to vote during non-working hours. The request for time off should clearly state that you need time off in order to vote. Advance notice is requested so that the necessary time off can be scheduled at the beginning or end of the work shift, whichever provides the least disruption to the normal work schedule, subject to applicable state laws.

Excused Docked Time (EDOC)

EDOC (Excused Docked Time) is a great tool for non-exempt employees that, when available, allows you to leave early, come in late, step out for an appointment or just enjoy a day away. You can use the Workforce Management (WFM) Ticketing System to open your EDOC ticket.

EDOC is always unpaid; however you do have the ability to apply your PTO to these voluntary absences.

For any questions related to EDOC, please reach out to your manager or Workforce Management.



● Other Situations

Bereavement

Eligible employees may take paid bereavement leave due to the death of a family member. Paid bereavement leave applies to all employees who are full-time, flex part-time, regular part-time or part-time. Temporary employees and interns are not eligible.

Bereavement leave on and about the date of death and/or funeral should not exceed ten (10) days (within a fourteen (14)-calendar day period) for:

- The employee's child (biological, adopted, foster, step, legal ward, a child to whom the employee stands in loco parentis, and a child of a domestic partner) and the child's spouse
- Spouse or domestic partner

Bereavement leave on and about the date of death and/or funeral should not exceed five (5) days (within a seven (7)-day calendar day period) in relation to you or a spouse/domestic partner's:

- Grandparent, step-grandparent
- Parent, step-parent, legal guardian
- Siblings, step-siblings and their spouses
- Grandchildren, step-grandchildren and their spouses

You can take one (1) day of bereavement leave to mourn the loss of an extended family member not listed above, such as aunt, uncle, niece, nephew and cousin.

Eligible uses for Bereavement leave include but aren't limited to memorial services such as a funeral, wake, Shiva or celebration of life. Paid Time Off may be used in cases where additional days are required or desired, or to mourn the loss of those not listed in the Time Off Standard. If you need bereavement leave, speak with your manager or timekeeper.

No forms are required; however documentation may be requested by Employee Relations.



- Other Situations

Workers' Compensation

Workers' compensation is available to full-time, flex part-time, regular part-time, part-time and temporary employees in the event of a work-related injury or illness.

To report a work-related injury or illness, immediately contact Physical Security or Health Services if available at your location.



Once you contact Physical Security or Health Services, or a HR Professional, they will help you complete the Illness/Injury Incident Report. You must inform one of these parties and let them complete your Illness/Injury Incident Report even if you think you do not need medical attention.

HR will file a claim with Liberty Mutual, our workers' compensation insurance company, who will determine if it is covered by the state statute.

Once the Employer's First Report of Injury or Illness notice is received by the insurance provider, you may be contacted by a workers' compensation claims professional. You may need to provide information on the way the injury or illness occurred as well as a medical documentation on your condition and work status-evaluation. You will need to furnish these documents to the claims professional.

Doing the Right Thing

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• Commitment to Diversity, Equity & Inclusion (DEI)

Approach

We believe that our diverse perspectives and experiences make us stronger and better able to help our employees, customers and communities achieve brighter financial futures. And we believe that all—regardless of race, color, national origin, sex, gender identity, sexual orientation, disability status, protected veteran status, religion, age, or any other characteristic protected by law—should feel valued, have a sense of belonging, be treated equitably and enjoy the freedom to be themselves.

To do that, we must recognize that not everyone starts from the same place, and then take the actions required to decrease imbalances and create an even playing field. The key to our success is removing systemic barriers to create equity and the fair opportunity for each person to succeed. To achieve full equity at Discover, we need to understand and address the differing needs that are informed by the demographic traits—race, ethnicity, nationality, age, gender, disability, sexual orientation, etc.—within our team of 18,000 individuals.

When we bring diversity, equity and inclusion together to eliminate bias and provide the fair and equal opportunity for everyone to succeed, each of us is empowered to bring our best to work and increase our personal and Discover's long-term success.

We're focused on the four distinct pillars below to create and sustain a diverse, equitable and inclusive workplace. For more information on Discover's approach to diversity, equity and inclusion, visit our [DLife page](#).



● Commitment to Diversity, Equity & Inclusion (DEI)

Employee Resources Groups (ERGs)

Employee Resource Groups (ERGs) represent our commitment to creating a place where we can all come together to thrive. Our ERGs build cultural awareness, influence professional development and grow our customer base. They help us recognize that there is strength in our differences and remind us that diversity and inclusion is part of our DNA.

ERGs act as strategic partners in developing an environment of inclusion that will:

- Support a culture where all employees can contribute to Discover's success
- Assist in recruiting and retaining our diverse workforce
- Offer networking, coaching and mentoring opportunities
- Provide opportunities to develop professional leadership skills
- Influence Discover's DE&I strategy, mission and core values
- Leverage diverse experiences to uncover new business and emerging markets



ADA
Strive for
Disability
Empowerment



APAD
Asian
Professionals at
Discover



BOLD
Black Organizational
Leadership at
Discover



GOLD
Generations
of Leaders at
Discover



GREEN
Sustainability
at Discover



HMV
Honoring
Military &
Veterans



iHOLA!
Helping
Organize Latino
Achievement



N8V
Native American
Professionals at
Discover



PRIDE—Lesbian,
Gay, Bisexual,
Transgender, Allies



PWIR
Professional
Women
Impacting Results



YPOD
Young
Professionals of
Discover



- Commitment to Diversity, Equity & Inclusion (DEI)

Equal Opportunity Employment

We are an equal opportunity employer. That means that we prohibit discrimination and harassment of any type and afford equal employment opportunities to applicants and employees without regard to race, color, religion, sex, sexual orientation, gender identity, pregnancy, national origin, age, marital status, disability status, protected veteran status, genetic information, or any other characteristic protected by federal, state or local law.

We're committed to creating and maintaining a work environment where all individuals are treated with respect and dignity. Everyone has the right to work in a professional atmosphere that promotes fair and equitable employment opportunities and prohibits unlawful discrimination and harassment. Therefore, we expect that all work-related relationships will be business-like and free of unlawful discrimination and harassment.

We've developed policies, standards and procedures to prohibit unlawful harassment, discrimination and retaliation of employees, non-employees, vendors, visitors and third parties.

Reasonable Accommodations

We comply with all federal, state and local laws applicable to qualified individuals with disabilities. Further, it's our policy not to discriminate against qualified individuals with disabilities regarding application procedures, hiring, advancement, discharge, compensation, training or other terms, conditions and privileges of employment.

As a qualified applicant or employee with a disability, you may be entitled to a [reasonable accommodation](#) to safely and effectively participate in the job application process and/or perform the essential functions of your job, so long as providing the accommodation does not pose an undue hardship or cause threat or harm to the safety of the employee or others.

To request an accommodation, you must explain (preferably in writing) the limitation(s) interfering with your ability to perform the essential functions of your job. We have a Leave

● Commitment to Diversity, Equity & Inclusion (DEI)

Operations and Accommodations (LOA) team who will evaluate your submitted information, including any documentation or certification from your health care provider. We will work with you to identify available and effective reasonable accommodations, if any, to enable you to perform the essential functions of your job. You have an obligation to cooperate with this process and provide all requested supporting documentation.

If you wish to request an accommodation, submit a request to LOA@Discover.com.



Know that we may choose an alternative reasonable accommodation, even if you request a preferred accommodation, as long as the accommodation we grant is effective.

Accommodations for Pregnancy, Childbirth, Nursing or Related Conditions

We provide reasonable accommodations (for qualified individuals) for pregnancy, childbirth, nursing or a related condition. We require that you provide a certification from a health care provider to support the request. To support new parents, we provide private rooms at all work locations for nursing mothers to utilize at their convenience.

If you wish to request a reasonable accommodation in connection with pregnancy, childbirth or nursing, contact the Leave Operations and Accommodations team at LOA@Discover.com.



Religious Accommodations

We prohibit discrimination on the basis of religion and are committed to providing a work environment that is respectful of employee religious beliefs. As part of this commitment, we provide reasonable accommodations to employees whose sincerely held religious beliefs, practices or observances conflict with a policy or employment requirement (unless such an accommodation would create an undue hardship).

You can request a religious accommodation by submitting a written request to LOA@Discover.com. Requests for schedule adjustments should be submitted as far in advance as possible.



• Conduct Standards

Discover's Code of Conduct

At Discover, we share a proud commitment to “do the right thing.” When we do the right thing, we act with honesty and integrity, comply with all laws and regulations applicable to Discover and perform to the highest ethical standards. It also means we’re accountable for our actions and for the results we deliver.

Operating with consistent, ethical and legal standards of behavior is important in any business and crucial in financial services. Discover’s reputation for integrity and excellence depends upon *your* actions. In partnership with our Values, Discover Behaviors and our commitment to Diversity, Equity and Inclusion (DE&I), our **Code of Conduct** (the “Code”) helps shape our culture by adding additional clarification on what it means to **“Do the Right Thing.”**

As outlined in the Code, we are all expected to treat everyone equally and with respect. Additionally, we are expected to be trustworthy, transparent and fair; conduct business both legally and ethically; maintain our work environment both safely and professionally; and to feel empowered to say something when we see something that may be unethical and/or illegal.

Key Principles of our Code of Conduct:

- Treat all individuals equally and with respect; do not discriminate or harass anyone. Ensure relationships in the workplace (in office or remote/virtual) are business-like and free of racism, discrimination, bias, harassment, prejudice, violence, bullying or unfair treatment.
- Protect and secure company, consumer, supplier and employee information generated (or gathered) by the company. Avoid unauthorized use, distribution or disposal of confidential information.
- Use company systems appropriately for company business and not for uses unrelated to your job responsibilities or contrary to a policy.
- Protect the company’s reputation and deal fairly with consumers, consultants, suppliers, business partners, employees and competitors. Never take advantage through manipulation, concealment or abuse of privileged information, or misrepresentation of facts.



● Conduct Standards

Discover's Code of Conduct

- Do not trade, encourage others to trade, or recommend securities or other financial instruments based on material, non-public (“inside”) information obtained through your job responsibilities.
- Maintain accurate books and records and be honest and fair in your communications with the public. Ensure all business transactions are recorded accurately and in a timely manner.
- Understand the laws and regulations applicable to your job, comply with both the letter and the spirit of the law, and avoid actual or perceived misconduct.
- Avoid any investment, activity, interest or relationship outside the company that appears to (or could) compromise your judgment or interfere with your job responsibilities. Never engage in conduct that compromises the company’s interest or take personal advantage of your position or authority with the company.
- Do not accept/give gifts greater than that of nominal value from/to any person or organization with which the company has a current (or potential) business relationship. Avoid the appearance of impropriety or creating an inappropriate expectation or obligation on the part of the recipient.
- Maintain a safe and professional work environment free of distraction, disruption or threatening behavior within the office or while remote/virtual working.
- Commit to our responsibility in prohibiting forced labor and human trafficking within our business and supply chains. Report any suspicion of forced labor and/or human trafficking.
- Notify appropriate parties if you observe or become aware of any illegal, unethical or improper conduct, or any litigation or regulatory investigation relating to the company.

- Conduct Standards

Duty to Report Illegal, Unethical or Improper Conduct

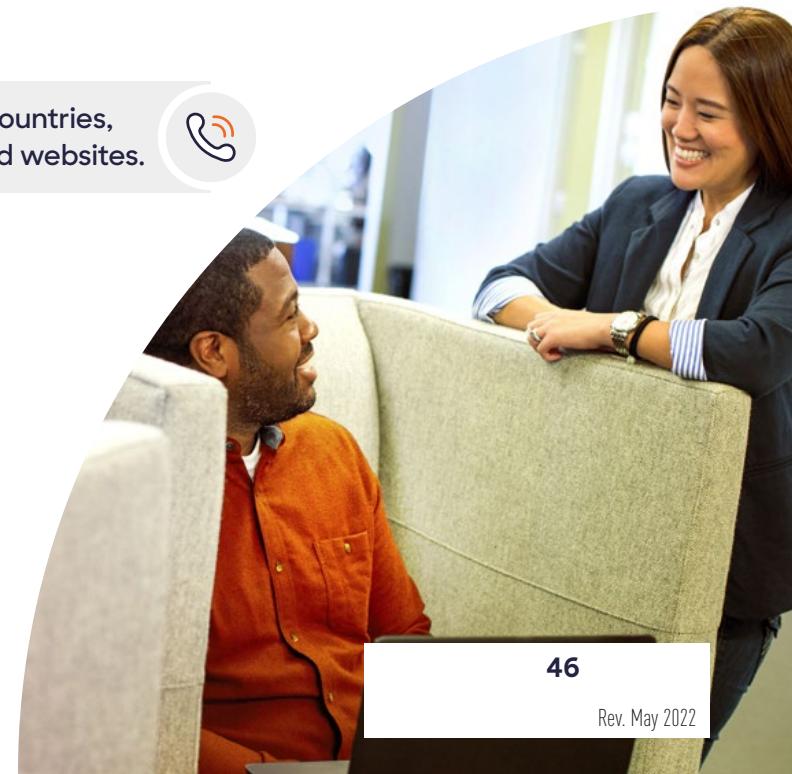
As a reminder, you should always use good judgment and common sense. You're expected to do more than simply follow the applicable rules—you are required to promptly escalate potential legal, regulatory and ethical misconduct. If something seems unethical or improper to you, it may very well be. Additionally, if you experience or observe behavior in the workplace that you feel is inappropriate or that makes you uncomfortable (e.g., harassment, discrimination, bullying, retaliation, etc.), you are encouraged to contact your local Employee Relations (ER) Professional. You can also report concerns to any member of management, the Chief Legal Officer, the Chief Compliance Officer, the Chief Risk Officer or the Chief Audit Executive. If you're uncomfortable reporting your concerns to your ER Professional or the people listed above, or you would feel more comfortable doing so anonymously, you can report your concerns through Discover's Integrity Hotline, which is maintained by an independent vendor. When using the Hotline, which is available 24 hours a day, 7 days a week, you are highly encouraged to provide enough details so that we're able to thoroughly and effectively review your concern. In the U.S. you can call the hotline at (866) 714-1305 or visit Discover.alertline.com. For other countries, please check the hotline directory in the Code of Conduct policy for a list of phone numbers and websites.

Discover's Integrity Hotline:

In the U.S., you can call the hotline at (866) 714-1305 or visit Discover.alertline.com. For other countries, please visit the hotline directory in the [Code of Conduct](#) policy for a list of phone numbers and websites.

Non-Retaliation

Open communication of issues and concerns without fear of retaliation is vital to our continued success, as well as our commitment to protect all employees. Retaliation against employees for reporting concerns and complaints (made in good faith) regarding the misconduct of others is prohibited. Any retaliatory behavior will be treated as a violation of our Code of Conduct, and we will take corrective action up to, and including, termination. In addition, while we encourage you to raise issues with Discover first, we understand that it's not always possible. We support the protections detailed in the U.S. Defend Trade Secrets Act regarding the disclosure of a trade secret or confidential information under seal to a federal, state or local government official, or to an attorney. Please note that nothing in our Code of Conduct prevents such disclosure when the purpose is the reporting or investigation of a suspected violation of law or a complaint made under seal where the context is of a whistleblowing or an anti-retaliation lawsuit.



• Acting Respectfully

Treatment of Others

We are committed to fostering and maintaining a work environment in which everyone is treated with dignity and respect. It's our policy and your responsibility to ensure everyone is offered equal opportunities without discrimination or harassment on the basis of race, color, religion, age, sex, gender identity, sexual orientation, national origin, disability status, marital status, pregnancy, protected veteran status, genetic information, or any other characteristic protected by law. We expect that all relationships in the workplace be business-like and free of bias, favoritism, harassment, prejudice, discrimination, violence and bullying.

Harassment & Discrimination

We prohibit harassment, discrimination and retaliation whether by fellow employees, supervisors, managers or anyone connected to but not directly employed by Discover (e.g., vendors, consultants, contractors, customers and guests) who are expected to behave professionally toward Discover personnel. This prohibited conduct is unacceptable in the workplace and in any work-related setting outside the workplace, including, but not limited to, business trips, business meetings, company-sponsored events and business-related social events.

Participation in work-related activities (whether in or outside the workplace) is unacceptable when:

- The activity is inconsistent with a professional atmosphere or inconsistent with an environment that promotes dignity, respect and equal employment opportunity
- The activity is exclusionary with respect to any individual's race, color, religion, age, sex, gender identity, sexual orientation, national origin, disability status, marital status, pregnancy, protected veteran status, genetic information, or any other characteristic protected by law

You are expected at all times to exercise sound judgment and to avoid behavior or activity that may negatively affect Discover's image and reputation.



● Acting Respectfully

Sexual Harassment

Sexual harassment, a form of gender-based discrimination, is unwelcome verbal or physical behavior based on a person's gender. Some examples of sexual harassment are:

- Unwelcome or inappropriate touching of others (e.g., employees, vendors, consultants, contractors, customers and guests)
- Threatening or engaging in adverse action after someone refuses a sexual advance
- Making lewd or sexual comments about an individual's appearance, body or style of dress
- Conditioning promotions or other job opportunities or assignments on sexual favors
- Displaying pornographic images, cartoons or graffiti on computers, emails, cell phones, bulletin boards, etc.
- Making sexist remarks or derogatory comments, or sharing inappropriate jokes based on gender



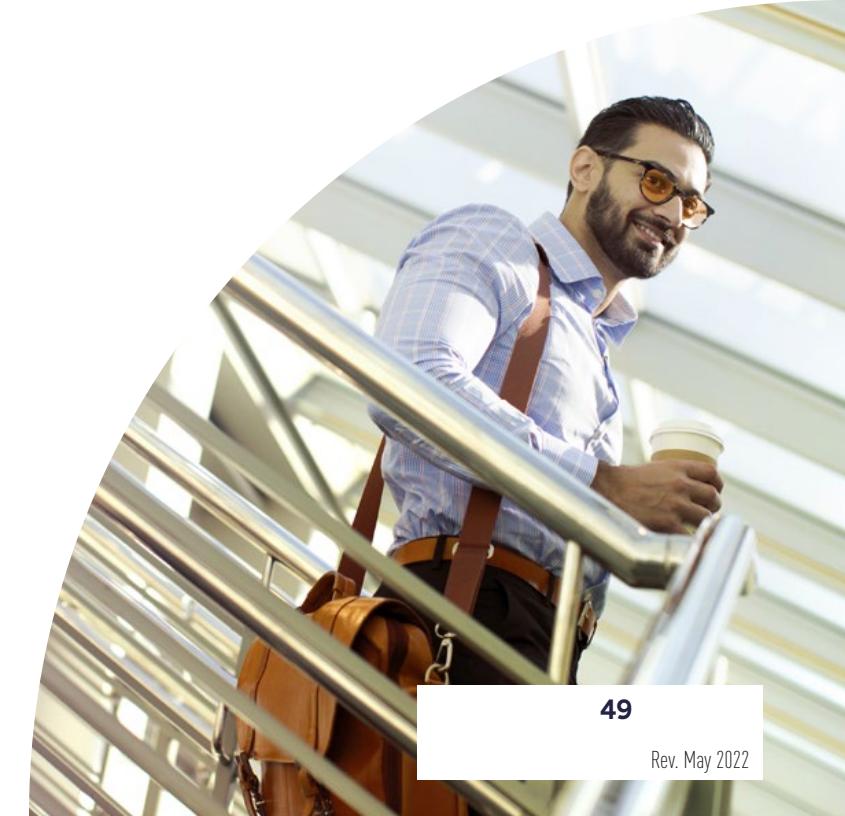
Sexual harassment is considered a form of misconduct, and corrective action will be taken against anyone engaging in sexual harassment and against supervisors or managers who knowingly allow such behavior to continue. It is a violation of the law for an employer to take action against you because you oppose or speak out against sexual harassment in the workplace. Federal and state law prohibits employers from retaliating or discriminating in any manner against any person because that person opposed an unlawful discriminatory practice. In addition, there may be a local law that applies. Retaliation can manifest through direct actions, such as demotions or terminations, or more subtle behavior, such as an increased workload or being transferred to a less desirable location. Federal and state law protects individuals against retaliation who have a good faith belief that their employer's conduct is illegal, even if it turns out that they were mistaken. Employees should also be aware that there may be local laws that are applicable.

- Acting Respectfully

Dress Code & Workspace Expectations

Our public image is reflected in each of you. You should always represent Discover well and are expected to dress consistently with the Dress Code Guidelines. Keep in mind, your formality might vary depending on what you have planned for the day. For example, if you have “meetings” (in person or virtually) with clients, customers, business partners, regulators or other third parties, you should wear attire that reflects Discover’s professionalism.

Regardless of work location, you’re expected to maintain a professional and neutral workspace, free of anything that could be considered or interpreted as offensive and/or discriminatory. That includes pictures or posters in the background of a video conference call. To avoid any potential issues, you can blur your background on a video call or use an [approved virtual background](#).



- Acting Respectfully

Attendance & Punctuality

While we understand you might miss work because of an injury, illness or other personal need, we also place a high value on attendance. Regular attendance and punctuality are essential responsibilities for everyone at Discover. Regular attendance and punctuality ensure adequate staffing and affect productivity, as well as the ability to meet Discover's goals and deadlines.

You are expected to report to work on time as scheduled and be prepared to start working. You are also expected to remain at work for your entire work schedule. Late arrival, early departure or other absences from scheduled hours are disruptive and should be avoided. If you need to adjust your schedule, you should plan ahead as much as possible and follow your department's procedures for scheduling time off.

You are held accountable for adhering to your scheduled work shift. Failure to meet attendance and reliability-related standards may result in corrective action, up to and including termination. We comply with all applicable federal, state and local laws relating to legally protected absences.



 Acting Respectfully

Non-Solicitation

“Solicitation” means campaigning, requesting contributions or seeking to obtain membership in, or support for, any unapproved organization. “Distribution” or “posting” means giving written materials (physically or electronically) such as pamphlets, posters, petitions of any kind (“materials”) on Discover property, or by using Discover resources.

To avoid unwanted distractions, both employees and non-employees are prohibited from soliciting other employees, distributing and/or posting any unapproved materials on or at company property, or any area visible where (or while) work is being conducted. Any activity not listed below as permissible will require advance approval from Employee Relations and must comply with all applicable laws and Discover policies.

You don't need permission from Employee Relations for:

- Support of a Discover-sponsored program or event
- Participation (active or monetary) in organizing events for another employee (e.g., employee departures from a business unit, wedding showers, adoption/birth of a child, promotions, death or mourning)
- A cause, charity or fundraising event sponsored, funded, organized or authorized by Discover (e.g., legal pro bono work, Employee Resource Group events, Discover Cares programs)
- Joining a group of employees for an authorized non-business purpose (e.g., recreational or volunteering)
- Participation in employment-related activities or groups, as protected by law (e.g., terms and conditions of employment)

• Use of Company Systems & Assets

Company Systems & Assets

Information assets, computer resources and corporate funds (together “assets”) are Discover property and should be used for Discover business only. We allow limited personal use of computer assets as long as it does not interfere with your daily work and follows all company policies. Company-owned information assets that aren’t related to your job responsibilities should not be accessed for any reason. For additional guidance, please review the [Acceptable Use Policy](#), [Information Asset Protection Policy](#), and the [Corporate Expense Policy](#).

- **Computer Resources:** Used to maintain, transmit, download, view, post, distribute, access or make available Discover’s information assets. Computer resources include, but are not limited to, systems, telephones, computer networks, electronic mail, instant messaging, internet access, remote access capabilities and cell phones.
- **Information Assets:** Proprietary or confidential information, including, without limitation, consumer information. An asset qualifies as an information asset regardless of its form or medium (e.g., typed, handwritten, electronically generated or stored, printed or filmed), and regardless of how it was acquired (e.g., purchased, leased, licensed or independently developed). Information assets include, but are not limited to, records, data, electronic mail, printed materials and other proprietary information.



● Use of Company Systems & Assets

When using Discover assets, you must remember to:

- Treat email and instant messages as professional written communications, and avoid colorful, careless slang or shorthand language that might be misconstrued as unprofessional and/or hostile
- Never send, store or forward via email, chat or instant message, messages that include any unlawful, discriminatory, harassing, defamatory or inappropriate messages or jokes
- Never use personal external email accounts (e.g., Gmail, external Outlook accounts, etc.), unapproved personal social media accounts or external instant messaging to conduct Discover business
- Never share your password or passcodes
- Never download, store, load, operate or execute any unauthorized software onto any Discover computer resources
- Comply with all Discover information security policies and standards.

In the event that you **suspect any misuse or theft** of any company assets, you must immediately alert the **Security & Intelligence Operations Center (SIOC)** or **Employee Relations**.



- Use of Company Systems & Assets

Keeping Confidential/Private Information Safe & Secure

Confidential and private information (including proprietary information) generated and gathered in our business is a valuable information asset. Protecting confidential information is critical to our reputation for integrity and our relationship with our consumers and employees. It's also an important component of compliance with regulations governing the financial services industry. All confidential information, regardless of its form, format or medium, must be protected from the time of its creation or receipt until its appropriate disposal. Unauthorized access, use, distribution or disposal of confidential information violates Discover policy and could be illegal.

Confidential information (or non-public) can be defined as information that you learn, create or develop in the course of your employment with Discover where there's an expectation of confidentiality. It includes information that is not generally known to the public about Discover, our consumers, employees (and/or other parties) that Discover has a relationship with. It includes personal information that identifies individuals, including but not limited to name, address, email address, phone number, social security number, account numbers and information belonging to third parties. If an individual has applied for, currently has or once had a Discover account, this is also considered to be confidential information.

Additionally, do not store confidential information, including, but not limited to, pictures, electronic images or other copies of confidential information, on personal devices (unless the confidential information is stored and secured using Discover-mandated physical and electronic methods). You must only access information that you are authorized to use in order to perform your responsibilities on behalf of Discover.

For further guidance on your responsibilities around confidential information, reference the Company's [Information Security Policy](#), [Acceptable Use Policy](#), [Privacy Policy](#), [Human Resources Global Data Protection Policy](#) and all other related policies, standards and guidelines. In addition, you are responsible for following any other applicable policies and pre-clearance procedures of your business unit or department.



● Use of Company Systems & Assets

Using Social Media

We recognize that many of you use social media. Social media use includes all types of interactive online communication, including, but not limited to, postings on social networking sites such as Facebook, LinkedIn, Snapchat, Instagram, Twitter; blogs and other online journals; bulletin boards and chat rooms; and postings of video or audio on media-sharing sites, such as YouTube.

Our priority is your safety and well-being, and that not only includes your physical well-being, but your online well-being too. We ask that you use sound judgement and remember our Discover Values and Behaviors before posting content.

“ We ask that you use sound judgement and remember our Discover Values and Behaviors before posting content. ”

Only designated individuals within Discover may speak on behalf of the company via social media platforms. If commenting about Discover, you must be clear that you are a Discover employee, and that your comments are your own and not those of Discover.

You should be aware that you are expected to avoid any activities that do or may negatively affect Discover's reputation. You should also avoid conduct that may discredit Discover, or that is inconsistent with Discover's Code of Conduct and other company policies.

Keep in mind that when you post online, our personal and business lives are likely to overlap. Remember that in addition to your intended audience, there may be others, including customers, leadership and colleagues, third parties, business partners, shareholders and the public at large who may see your post and pass it along to others—even if you did not intend for them to see it. Once information is published, it is essentially part of a permanent record, even if you “remove/delete” it later or attempt to make it anonymous.



● Use of Company Systems & Assets

If you choose to participate in various social media communities, remember:

- You are responsible for your actions. Posts that violate Discover policy, even on personal time and utilizing personal equipment, may be grounds for corrective action up to and including termination.
- Speak only for yourself. Never represent yourself as spokesperson for Discover unless you are authorized to do so.
- Be responsible for your work. Limit social media activity at work. Discover monitors internet usage—excessive and/or inappropriate usage will be addressed via the corrective action process.
- Do not disclose private, confidential, privileged, proprietary, sensitive or nonpublic information about Discover.
- Respect all copyright and other intellectual property laws. For Discover's protection as well as your own, do not use the copyrights, trademarks or publicity rights of others without the necessary permissions, including Discover's.
- All existing policies and procedures also apply to social media, including the Non-discrimination and Anti-harassment Standard and information security policies and standards.

• Conflicts of Interest

Employees should conduct themselves in such a way as to avoid conflicts of interest. All outside personal or business interests (“outside activity”) which create a conflict of interest should be disclosed to your Employee Relations Professional and approved by the Employee Relations Director. Unless noted in the approval, you may not engage in an approved outside activity during work hours or use Discover resources to further those activities. Please note that some outside activities may begin permissible and later evolve into a potential violation if the nature or scope of that business or participation changes. At that point the relationship must be disclosed.

You are responsible for:

- Avoiding any activities, interests or relationships that do (or may) interfere with your ability to act in Discover’s best interest
- Not taking personal advantage of your position or authority with Discover (e.g., approving personal lending transactions or accessing personal information or credit history for oneself or a relative)
- Not engaging in conduct that is detrimental to Discover’s interests or reputation in any way
- Identifying and managing conflicts or potential conflicts in accordance with regulatory requirements and Discover policies
- Escalating all outside personal or business interests (“outside activity”), which may create a conflict of interest to Employee Relations for review

Failure to disclose the fact of a conflict or potential conflict may constitute grounds for corrective action.

Managers who identify conflicts of interest in the business or to whom conflicts are raised by employees should manage those conflicts in accordance with company policies, as well as referring the conflict to employee relations for further review.

Types of conflicts that should be avoided include: Business conflicts, outside employment, business and personal opportunities and employment of relatives.



● Conflicts of Interest

The following are examples of situations that may raise a conflict and therefore must be disclosed to Employee Relations:

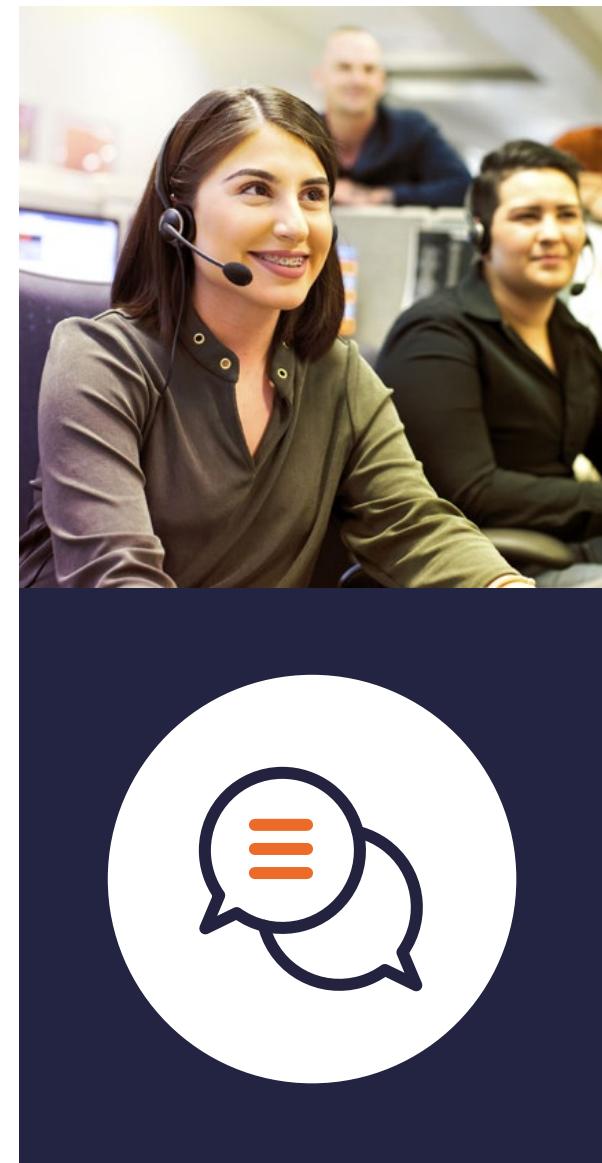
→ An outside position that interferes with your ability to perform work for Discover, including:

- Taking an outside position with a company or entity that is a Discover supplier, third-party or competitor
- Serving as a director, trustee, officer or affiliate in a paid or unpaid position for a for-profit corporation other than Discover
- Serving as a director, trustee, officer or affiliate of a not-for-profit or charitable organization in the financial services industry (see the Charitable Giving Policy for complete guidance)
- Accepting employment or compensation from any organization engaged in the business of financial services
- Engaging in unauthorized employment elsewhere while on an approved leave of absence

→ Seeking to engage a “relative,” or their company, to provide goods or services to Discover. See Employment Eligibility Policy for complete guidance, including the definition of “relative.”

For the purposes of this guidance, self-employment (including nonprofit work) is considered outside employment.

For additional examples of situations that may raise a conflict of interest, please refer to the Code of Conduct.



• Political Contributions & Lobbying Activities

Under U.S. federal law, Discover may not contribute corporate funds or make in-kind contributions to a candidate for a federal office or to a federal political party. Similar restrictions apply in many U.S. states. In addition, there are also state and local legal restrictions on corporate or personal political contributions made to public officials whose decisions may impact companies that do business with the state.

In compliance with these laws and our [Enterprise Political Contributions and Activities Policy](#), you are not to do the following without clearance from Government Relations:

- Make a political contribution in Discover's name
- Use Discover's resources (or staff in the form of a delegate) in connection with any political event or political contribution

The following further explains your responsibilities:

- If you make personal contributions, you will not be reimbursed by Discover
- If you wish to seek political office or serve on a public board or similar public body, you must request and receive pre-approval from your designated manager and the Legal Organization.

In addition, communication or interaction with any government official may be broadly defined to include legislative and regulatory lobbying, which can trigger reporting and/or registration requirements. Therefore, if you, on behalf of Discover or anyone that could be perceived to be on behalf of Discover, communicate with a government official, take part in a trade association visit with a government official or participate in a government-sponsored event, you must ensure the actions are conducted under the direction of the company's Government Relations staff and [Legislative and Regulatory Lobbying Policy](#).

Please note that Discover's policy does not restrict our right to support our Political Action Committee (Discover PAC), or the right of Discover and its employees to engage in lawful political activities.



• Employee Relations Procedures

Approach

The goal of the Employee Relations (ER) team is to help improve the work experience at Discover. We strive to always "do the right thing," to promote productive and positive relationships between managers, employees and co-workers, and to help ensure that employees are treated fairly, with respect and in a non-discriminatory, non-harassing manner, in accordance with our Discover Behaviors and policies.

Reporting a Complaint

Day-to-Day Issues/Concerns

When you have conflicts with colleagues or your manager, it's best to try and work them out directly. If you feel uncomfortable addressing issues directly with a co-worker, your manager is often best suited to help you.

Issues may include:

- Conflicts with co-workers or contractors (e.g., not cooperating or being helpful, being disruptive, inconsiderate, argumentative, etc.)
- Basic issues employees have about the work environment (e.g., noisy, odor issues)
- Issues with a manager or decisions they've made (e.g., issues with performance feedback or corrective action, pay, goals, work standards, work schedules, assignments, leadership style)

If you **do not feel comfortable discussing matters with your manager** or are not satisfied with your manager's involvement, then you should **feel free to speak to any member of management with whom you would be most comfortable**. You can also always reach out to an [Employee Relations Professional](#).



● Employee Relations Procedures

Serious Issues/Concerns

If you experience or observe behavior in the workplace that you feel is inappropriate or that makes you uncomfortable (e.g., harassment, discrimination, bullying, favoritism, retaliation, illegal or unethical conduct), you should immediately reach out to an Employee Relations Professional. Employee Relations is best equipped to deal with investigating and addressing serious issues. Matters are handled in as discrete a manner as possible and will involve the smallest number of individuals possible to resolve.

Other than Employee Relations, you may choose to report such matters to:

- Your manager
- The Chief Legal Officer, the Chief Compliance Officer, the Chief Risk Officer or the Chief Audit Officer

If you feel you are unable to address or resolve a matter using any of the above options, or only feel comfortable doing so anonymously, then we encourage you to report concerns through Discover's Integrity Hotline, which is maintained by an independent vendor. When using the Hotline, which is available 24 hours a day, 7 days a week, we encourage you to provide enough details so that Discover can thoroughly and effectively review your concern. When a hotline report includes pertinent details, Discover is in a better position to provide the appropriate resolution.



In the U.S., you can call the hotline at (866) 714-1305 or visit Discover.alertline.com.

For other countries, please check the hotline directory in the Code of Conduct policy for a list of phone numbers and websites.

- Employee Relations Procedures

Internal Investigations Process

Role of Employee Relations

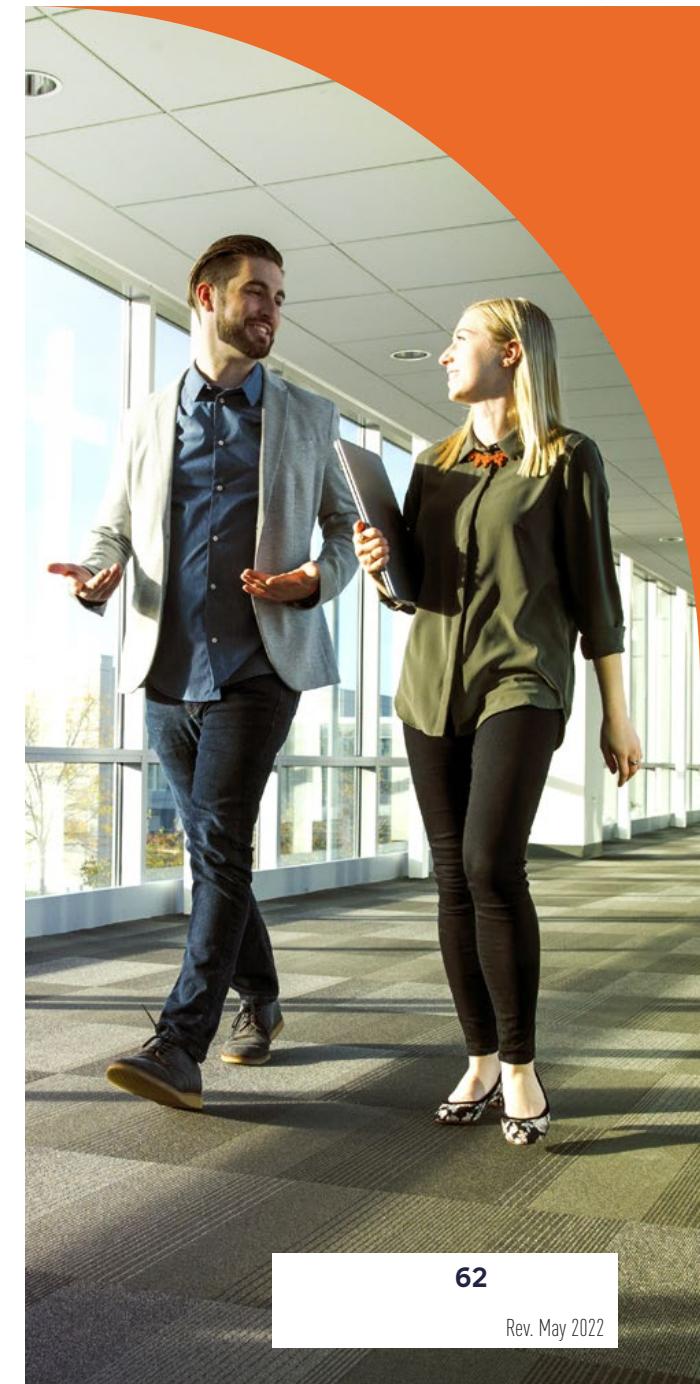
When a formal complaint is made, members of the Employee Relations team are obligated to review and, when appropriate, investigate all alleged violations of Discover policy and other workplace concerns, unless it is determined that the matter is best handled by the manager of the area. Employee Relations will attempt to gather all relevant facts related to the complaints/concerns. Investigations will be conducted in a fair and impartial manner. All efforts are made to ensure that all employees involved are treated with dignity and respect, consistent with our Discover values.

Role of Interviewee

You have the responsibility to fully cooperate during internal investigations. This includes providing accurate and truthful information and identifying others who may have information relevant to the matter or other similar matters.

Confidentiality

Due to the sensitive nature of the investigation process, we will conduct the investigation in a manner that protects the privacy of all involved to the greatest extent possible. In order to protect the integrity of the investigation, protect employee privacy, and protect employees from retaliation, Employee Relations expects that you will not share any information discussed in the interview with anyone, including your manager. All follow-up questions, concerns or comments should be directed to the Employee Relations professional leading the investigation.



● Employee Relations Procedures

Communication Expectations

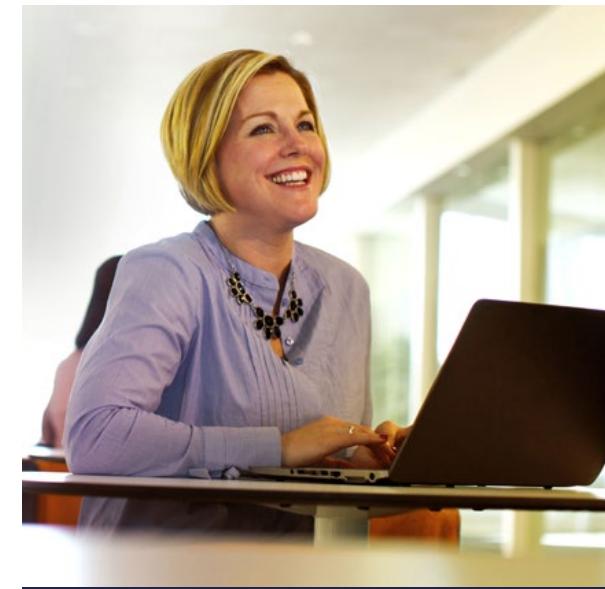
The nature of follow-up conversations and status updates by Employee Relations will vary dependent on the employee's role in the investigation.

- **Complainant:** When the investigation is complete, Employee Relations will advise if they were unable to substantiate the allegations. Should they determine that action is required as a result of the investigation, they will provide the necessary steps. Due to the confidential nature of the corrective action process, specific information about corrective actions cannot be provided.
- **Witness:** When the investigation is concluded, employees likely will not be informed of the outcome due to confidentiality considerations.
- **Accused:** Once an investigation is complete, Employee Relations will advise the accused if the complaint was unfounded or not and if action was taken. If it was founded, then Employee Relations will discuss with the accused employee's manager who will then meet with this individual regarding the outcome of the investigation and take action, as appropriate.

Protection Against Retaliation

Discover prohibits retaliation against any individual who, in good faith, reports concerns and complaints regarding the misconduct of others, and any individual who participates in, or otherwise supports, an investigation of such reports. Prohibited retaliatory actions include demoting, taking corrective action, including termination, taking away responsibilities, excluding someone from opportunities and lowering a performance rating.

You should report any retaliation prohibited by the Code of Conduct or other company policy to your manager, any management team member or Employee Relations. Any report of retaliatory conduct will be investigated in a thorough and objective manner. If a report of retaliation is substantiated, appropriate corrective action will be taken, up to and including termination of employment.



● Employee Relations Procedures

Corrective Action at Discover

Discover assists everyone in meeting conduct, performance, and reliability requirements (attendance, tardiness and incomplete shifts) by providing training, direction, coaching and feedback.

You are responsible for ensuring you understand the conduct, attendance and performance requirements that apply to your role.

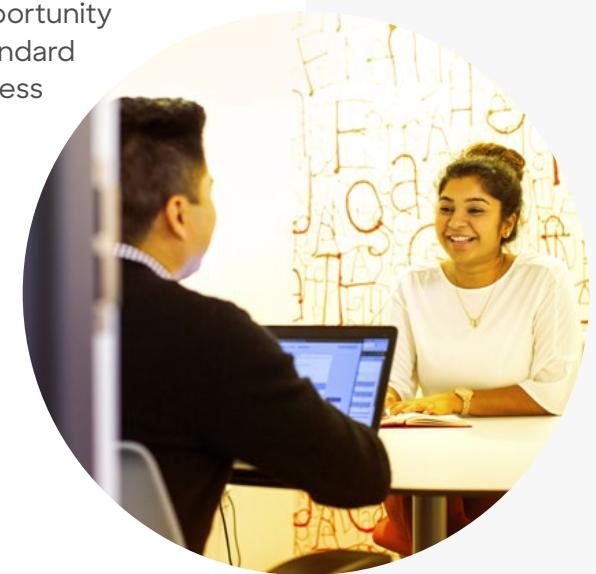
When you fail to meet established attendance and performance requirements after a reasonable opportunity for correction, and/or engage in conduct/inappropriate behavior that violates a company policy, standard or guideline, Discover generally follows a framework that provides levels of corrective action to address these issues. This process includes various types of corrective action as outlined below:

Conduct Issues—If you engage in conduct or inappropriate behavior that violates a Discover policy (e.g., Code of Conduct), standard or guideline, then your manager can take one of the following corrective actions, which can progress if the behaviors continue:

- Verbal coaching
- Formal written counseling
- Final written warning
- Recommendation for termination of employment

Performance and Reliability Issues (applicable to field Volume Non-Exempt employees)—If you are not meeting performance or attendance and/or reliability guidelines, then your manager can take one of the following corrective actions, which can progress if improvement is not sustained:

- Formal written counseling
- Final written warning
- Recommendation for termination of employment



● Employee Relations Procedures

Performance Issues (applicable to employees on Common Review)—If you are not meeting performance expectations, then your manager can take one of the following corrective actions:

- Coaching Plan (CP)
- Performance Improvement Plan (PIP)
- Recommendation for termination of employment

While these levels can be followed in order, Discover reserves the right to use or not use any level of corrective action and deviate from any outlined corrective action process at any time, based on the severity of the issue(s) identified, prior corrective action history, other relevant factors determined by the business and guidance from Employee Relations.

Please note, all corrective action is housed in an employee's online Workday file.

Staying Safe & Living Well

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• Safety & Security

Safe Workplace Overview

We are committed to providing a safe and secure work environment free of disruptive behavior, threats, intimidation and violence. We recognize the increasing concern about incidents of workplace violence, which have occurred throughout the United States and other parts of the world. We understand prevention requires appropriate action.

We will not tolerate disruptive behavior, threats or acts of violence against our employees, consumers, supplier, visitors, third parties or property by any individual on Discover premises, or while an individual is engaged in business with or on behalf of Discover. In addition, such behavior is not to be conducted, whether on or off Discover premises or at a Discover-sponsored event.

“Threats or acts of violence” could be defined as conduct against persons or property that is sufficiently severe, offensive or threatening as to give an individual reasonable cause to believe that you or others are at risk of injury, or creates a hostile, abusive or intimidating work environment. In support of this, Discover is committed to:

- Taking reasonable measures to provide a safe non-violent workplace and taking reasonable action to reduce the likelihood of an incident occurring
- Taking prompt remedial action up to and including immediate termination, and notifying the police or other law enforcement persons, if appropriate, with respect to any employee, customer, vendor, visitor or third party who engages in harassment, intimidation, threats or acts of violence, or who uses any obscene, abusive or threatening language or gestures
- Prohibiting employees, former employees or their family members/friends, customers, vendors and visitors, or other third parties from bringing unauthorized firearms or other weapons onto the company’s property, to the fullest extent permissible under applicable laws and regulations



● Safety & Security

→ Establishing reasonable security measures to enhance the safety and security of Discover's facilities and establishing reasonable procedures for properly dealing with access to facilities by employees, customers, vendors, visitors, third parties, or former employees

Certain disruptive, threatening, or violent behavior is prohibited under criminal or civil law. When appropriate, Discover will refer cases for civil or criminal prosecution.

• Safe Work Practices

Employee Responsibilities

It's every employee's responsibility to know and abide by the [Safe Workplace Policy](#).

Everyone, including managers and supervisors, is responsible for their own behavior. We are all accountable to interact responsibly and professionally with co-workers, supervisors, clients, customers, vendors, visitors and third parties. If you are experiencing stressful personal or work circumstances, please seek appropriate assistance through the [Employee Assistance Program](#) or other counseling.

Identification Badges

One of the most important (and simplest) ways you can continue supporting a safe environment at Discover is to understand your responsibility in proper usage of your identification badge. Identification badges provide a simple way to identify employees and help ensure that employees can be quickly identified and distinguished from people who should not have access to our workplace.

You must wear your badge visibly and above the waist at all times while at Discover facilities or premises, preferably on a lanyard around your neck.

In addition to wearing identification badges visibly, there are other safety precautions that you must take with your identification badge:

→ Always swipe at all secured entry points. If you see someone without a badge, ask to see it or notify Security. All employees and contractors are required to wear a badge.



● Safe Work Practices

- Never hold open an access-controlled door or allow someone to follow behind you without swiping their own badge. Remind people behind you to use their badge when passing an access-controlled door. We recognize this may feel uncomfortable at first, however normalizing this practice helps keep us all safe.
- Contact Security immediately if your badge is lost or damaged.

You have the right and responsibility to request individuals produce a badge if one is not observed.



Workplace Violence

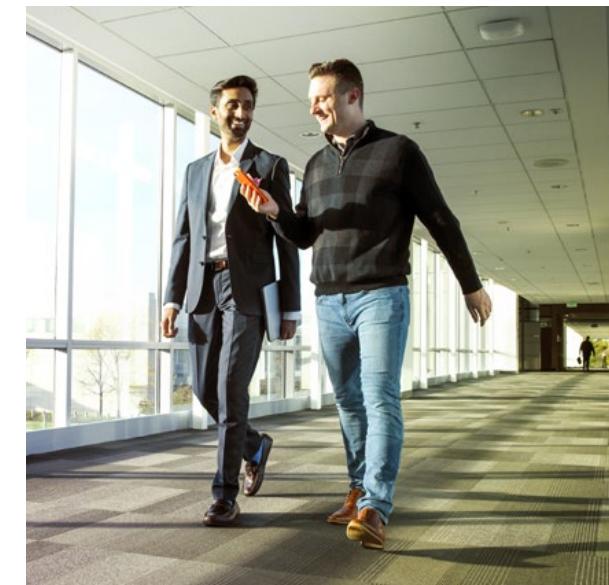
The goal of the Workplace Violence Prevention Program is to support a work environment in which violent or potentially violent situations are effectively addressed with a focus on prevention by increasing employee understanding of the nature of workplace violence, how to respond to it and how to help prevent it. Success in the protection of our employees requires your personal attention and as necessary, appropriate action.

We define workplace violence as actions or words that endanger or harm another person, or result in another person having a reasonable belief that they are in danger. **Such actions include:**

- Verbal or physical harassment
- Verbal or physical threats
- Assaults or other violence
- Any other behavior that causes others to feel unsafe (e.g., bullying, sexual harassment)

Domestic violence (also called intimate partner violence (IPV), domestic abuse or relationship abuse) is a pattern of behaviors used by one partner to maintain power and control over another in an intimate relationship.

Often, co-workers and supervisors believe that domestic violence is something that is not their concern, but a private family matter that should not be brought to work. But the problem does



● Safe Work Practices

spill over into the workplace. If the victim/survivor has sought shelter or a restraining order, the workplace is frequently the place they can be found. It is not uncommon for the perpetrator to show up at the work site (including work from home sites) to carry out acts of violence against the partner or anyone trying to protect that person. Employees who are victim/survivors of domestic violence should contact their supervisor/manager, HR, SIOC, local security team or the EAP counselor for assistance.

Our goal is also to provide employees and managers with the tools, resources and support to equip them to effectively recognize and respond to employee issues concerning suicide/ self-harm. Everyone plays an active role in suicide prevention by creating a work environment that fosters communication, a sense of belonging and respect. Feeling connected promotes emotional well-being and can decrease risk for suicide.

Any and all **workplace concerns** should be immediately directed to Discover's Security & Intelligence Operations Center (SIOC), via call or text to **1-844-405-SIOC (7462)** or SIOC@Discover.com. As always, if there is ever an imminent threat of harm, call 911 immediately.



Firearms & Weapons in the Workplace

In the interest of maintaining a safe non-violent workplace, except as provided below, Discover specifically prohibits the possession of firearms and/or other dangerous or deadly weapons by any employee, customer, vendor, visitor or other third parties while on Discover property, engaged in Discover business or at Discover-sponsored events. Weapons include knives, explosives and any other object designed to cause bodily harm as defined by applicable federal, state and local laws. Pursuant to applicable state and local laws, Discover may not restrict an individual from transporting or storing lawfully possessed firearms in the subject's privately owned vehicle while the vehicle is on Discover property. The firearm must be kept out of sight at all times and lawfully secured inside the vehicle. Employees are prohibited from carrying a firearm or other weapon while performing Discover-related services while off property or premises.

The sole exception to this policy is for those certain security personnel, designated and expressly approved by Discover, whose possession of a firearm is deemed as necessary for the performance of their duties.

● Safe Work Practices

Restraining Orders & Orders of Protection

You are required to notify your local Employee Relations or Security team about existing protective or restraining orders which may impact the workplace so that we can offer assistance or take appropriate security measures. Additionally, if you find it necessary to obtain a restraining order, injunction against harassment, order of protection or any other court order designed to prevent acts of violence or harassment from local judicial or law enforcement agencies, you must immediately notify your local Employee Relations and Security team.

Drug-Free Workplace

Discover is committed to maintaining a work environment that is free from the use and abuse of alcohol and illegal substances in compliance with the Drug-Free Workplace Act of 1988. Discover prohibits anyone from reporting for work under the influence of alcohol or illegal substances or legally authorized controlled substances without proper medical authorization as it may cause harm to employees or others.

Discover reserves the right to take appropriate action to investigate compliance with the [Drug Free Workplace Policy](#). This may include drug testing at pre-employment or for reasonable suspicion. For drug testing based on reasonable suspicion, employees may be subject to testing requirements based on (but not limited to) observations of workplace use, possession or impairment.

Office Closing

We will make every effort to remain open for business on scheduled workdays; however, there may be instances where conditions make it impossible to do so. These include, but are not limited to, severe weather, declared states of emergency, utility disruptions and natural disasters.

Enterprise Security, the SIOC and our Facilities teams work together to monitor the weather and other hazards that may adversely impact our employees and facilities. If you are requested to



● Safe Work Practices

shelter in place, please move to a safe area and follow instructions from Security and emergency responders until you are told it is safe to leave. If a decision is made to close a facility, that notification may be made using the public address system, our mass notification system, or a combination thereof. The SIOC supports our employees working at home and in facilities by sending Incident Advisories and Safety Checks, so please ensure that your contact information is current in Workday to ensure that you receive all critical notifications.

For additional information, please refer to the Employee Timekeeping Standard.

Security Concerns

All employees should contact Discover's Security & Intelligence Operations Center (SIOC) with questions or to report any safety concerns via call or text to 1-844-405-SIOC (7462) or SIOC@Discover.com. As always, if there is ever an imminent threat of harm, call 911 immediately.



• Employee Benefits

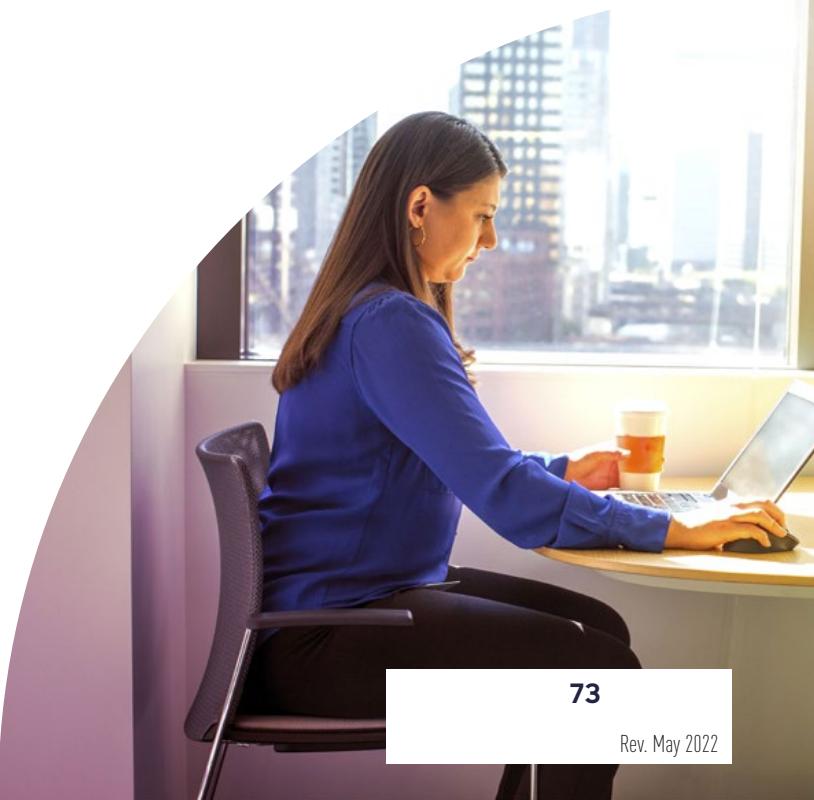
Benefits Overview

We offer great benefits and resources for you and your families. We're focused on your health, wealth and balance by offering competitive health and insurance plan options, a 401(k) Savings Plan, retirement planning tools, family-friendly programs and a wealth of support to help you reach your well-being goals.

Have a **benefits question?** We're happy to help. Discover partners with myHR to provide a one-stop shop for all your benefits needs. Think of [myHR](#) as an extension of the Discover HR team. When they do a great job, give a compliment. If there's a problem or opportunity to get better, provide feedback. You can reach [myHR](#) by calling, starting a chat, submitting a request, or scheduling an appointment.



Call 844-DFS-myHR (844-337-6947) between 8am and 6pm Central, Monday-Friday. You can also visit [myHR Benefits](#) while logged in the Discover network or from outside the office any time at <http://digital.alight.com/Discover> to review plan documents and learn more about benefit offerings and eligibility. Eligible employees can enroll and/or make changes to certain benefits as a new hire, during annual enrollment or when experiencing a qualified life event.



● Employee Benefits

Employee Classifications

Your benefits eligibility varies by classification. Our employee classifications include:

Full-Time Employees: You are considered a Full-Time Employee if you are normally scheduled to work, and do work, 40 hours per week.

Regular Part-Time Employees: You are considered a Regular Part-Time Employee if you are regularly scheduled for less than 30 hours per week and have worked 1,000 hours or more during an anniversary year.

Part-Time Employees: You are considered a Part-Time Employee if you are regularly scheduled for less than 30 hours per week and have less than one (1) year of service or have more than one (1) year of service and have never worked 1,000 hours or more in an anniversary year.

Flex Part-Time Employees:

- As a Non-Exempt Employee, you're considered a Flex Part-Time Employee if you work a regular schedule between 30-39 hours per week.
- As an Exempt Employee, you're considered a Flex Part-Time Employee if you work a regular schedule between 30-36 hours per week.

Fixed Term: You are considered a Fixed Term Employee if you have a duration of scheduled employment that is expected to be greater than 16 weeks but less than two (2) years and are regularly scheduled to work 30 or more hours each week.

Intern: Interns have a schedule and duration established at the onset of employment. An intern's role includes documented and established on-the-job training and learning.

Temporary Employees: Temporary employees are hired for a duration of 16 weeks or less. Temporary employees are generally hired to temporarily supplement the workforce or assist in the completion of a specific project.

Expatriate: Expatriates are U.S. benefits-eligible employees on an international assignment receiving pay from a U.S. based-entity.



● Employee Benefits

Benefits Eligibility

We offer eligible employees quality competitive benefits, many even start on Day 1.

Visit [myHR Benefits](#) for complete information on benefits through Discover.

Below is a brief overview of benefits eligibility by employee classification:

Benefit Type	Part-Time	Regular Part-Time	Flex Part-Time	Full-Time	Fixed Term	Intern	Temporary	Ex-Pat
Health & Insurance Benefit		✓	✓	✓	✓			✓
Wellness Credits		✓	✓	✓	✓			✓
401(k) Plan	✓	✓	✓	✓	✓		✓	✓
Employee Stock Purchase Plan (ESPP)*	✓	✓	✓	✓	✓			✓
PTO Plan	✓	✓	✓	✓	✓			✓
Paid Sick Time Plan Only						✓	✓	
Educational Assistance Program		✓	✓	✓				
Adoption Assistance		✓	✓	✓	✓			✓
Service Award Plan	✓	✓	✓	✓				✓
Weight Watchers	✓	✓	✓	✓	✓			
Severance Program	✓	✓	✓	✓				✓
Employee Assistance Program	✓	✓	✓	✓	✓	✓	✓	✓
Care.com Family Assistance Plan	✓	✓	✓	✓	✓			✓
Torchlight Platform for Children/Elders	✓	✓	✓	✓	✓			✓
Perks at Work Discount Program	✓	✓	✓	✓	✓	✓	✓	✓
24/7 Nurseline	✓	✓	✓	✓	✓			✓
On-Site Clinics		✓	✓	✓	✓			
On-Site Flu Shots	✓	✓	✓	✓	✓	✓	✓	✓
On-Site Fitness Center	✓	✓	✓	✓	✓	✓	✓	
Employee Referral Program	✓	✓	✓	✓	✓			✓
Commuter Benefits		✓	✓	✓	✓			✓
Discover Employee Card**	✓	✓	✓	✓	✓			✓
Paid Parental Leave		✓	✓	✓	✓			✓
Short Term Disability Program***		✓	✓	✓	✓			✓
Bereavement Paid Time Off	✓	✓	✓	✓	✓			✓
Jury Duty Paid Time Off	✓	✓	✓	✓	✓	✓	✓	✓

* U.S. benefits-eligible employees scheduled for work 20 hours or more per week are eligible on the first day of the month following 60 days of continuous service with Discover. Initial enrollment becomes effective the first pay period of the fiscal quarter after enrollment.

** Must meet program qualifications.

*** Non-exempt employees are eligible for STD benefits after six (6) months of benefits-eligible employment with Discover.

Discover and its affiliates necessarily reserve the right to amend, modify or discontinue the benefit plans at any time. Any inconsistency between the terms of this document or any verbal representation and the official benefit plan documents will be governed by the official benefit plan documents.

Developing Ourselves & Others

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• Performance Management

Approach

The performance process helps ensure that you have aligned your responsibilities to Discover's priorities and are provided ongoing feedback and coaching so you can succeed in your role and continue to *shine bright*. We do this by living into the Discover Behaviors and identifying business and development goals that are needed for you and the organization to be successful.

All exempt employees, as well as some non-exempt employees (typically in non-customer facing or supporting roles), are on the same performance evaluation and compensation review cycle, called Common Review. The annual review period for Common Review is January 1 – December 31. The Common Review cycle uses a three-point rating scale (Exceeds Expectations, Meets Expectations, and Meets Some But Not All Expectations) to evaluate both business goals and the Discover Behaviors at the end of the year to help you understand your performance relative to the expectations of the business.

Most non-exempt employees (primarily those in direct and indirect customer facing or production roles) are on one of four annual performance evaluation cycles, called Focal Reviews. Focal Reviews could begin in January, April, July or October and are typically determined by your hire date. Employees on a Focal Review cycle use a five-point rating scale: Outstanding, Exceeds Expectations, Meets Expectations, Meets Some But Not All Expectations and Unsatisfactory.



● Performance Management

Goal Setting

The Performance Management process starts with effective goal setting. All employees should have recorded goals which deliver value by helping you understand what's expected of you and how your contributions to Discover's priorities will be assessed and rewarded at the end of the year. For Common Review employees, formal goal setting kicks off near the beginning of the calendar year, however business goals should be revisited throughout the year and may be edited as priorities change.



Performance Conversations

While feedback and coaching should take place consistently throughout the year, there are four times a year where we expect scheduled conversations take place: three quarterly myCheck-Ins (Common Review only) and Year-End. myCheck-Ins and Year-End allow you to have conversations that mean more by aligning with your manager on where you stand and how you can *shine bright*. These conversations provide a regular opportunity to discuss results you have achieved and where you need to realign on business goals, identify areas for development, and ask for support from your manager. After your final conversation during the Year-End, you will be asked to acknowledge in Workday that your review conversation took place. This acknowledgment verifies that you have had an opportunity to review and discuss your Year-End performance ratings.



Visit myHR for more information on [Focal Reviews](#) and [Annual Performance and Rewards](#).



• Career Development

Approach

We're focused on building better teams and developing the skills needed for career advancement. At Discover, we believe that with the support of your manager, you can own your development. Our mission is to create distinctive business value through the talent of our team members, and we achieve that aim through a multifaceted approach to learning and development.



 Career Development

Development Planning

Development planning acts as a road map to support personal and career development. It's an ongoing process that you own, with your manager's support. To accelerate your development, we encourage employees on Common Review to have a development goal in the Workday system and regularly check in on progress against that goal throughout the year. For more information check out our [Development Goal Guide](#).

We provide a variety of live in-person, live virtual and self-paced learning opportunities through Development Central to help you further your learning experiences and overall development goals. The **70-20-10 model** extends the focus beyond the classroom and will help you set development actions.

The types of development actions you leverage may vary, depending on your experience level and focus.



- Career Development

Education Assistance

We believe education is directly connected to a brighter future at Discover, and it's just one of the ways we encourage employees in our culture to "Get Better Every Day." We offer our education assistance benefits to support employees in developing themselves and in obtaining undergraduate and graduate degrees starting on Day 1 of employment (for eligible employees). Eligible employees can also receive guidance, counseling and coaching necessary to make the most of their academic experience. To learn more and get started please visit the [Education Assistance page](#) on myHR.

Certifications

We support employees looking to pursue certifications and training aligned with their current role and future aspirations. You should work with your manager to receive prior approval for such training. Once approval is received, work with your manager to discuss the proper process to expense the cost and receive reimbursement.



• Internal Movement

One of the many ways we support career development, diversity and inclusion is through internal movement. Internal movement gives all levels of employees visible transparency to explore career advancement opportunities at Discover. This business process helps ensure we're engaging, retaining and developing our people. Our evolving business goals and employee skill sets continuously transform our hiring needs and our accelerated diversity, equity, and inclusion initiatives help ensure everyone has the opportunity to shine.

Internal Candidate Guidelines

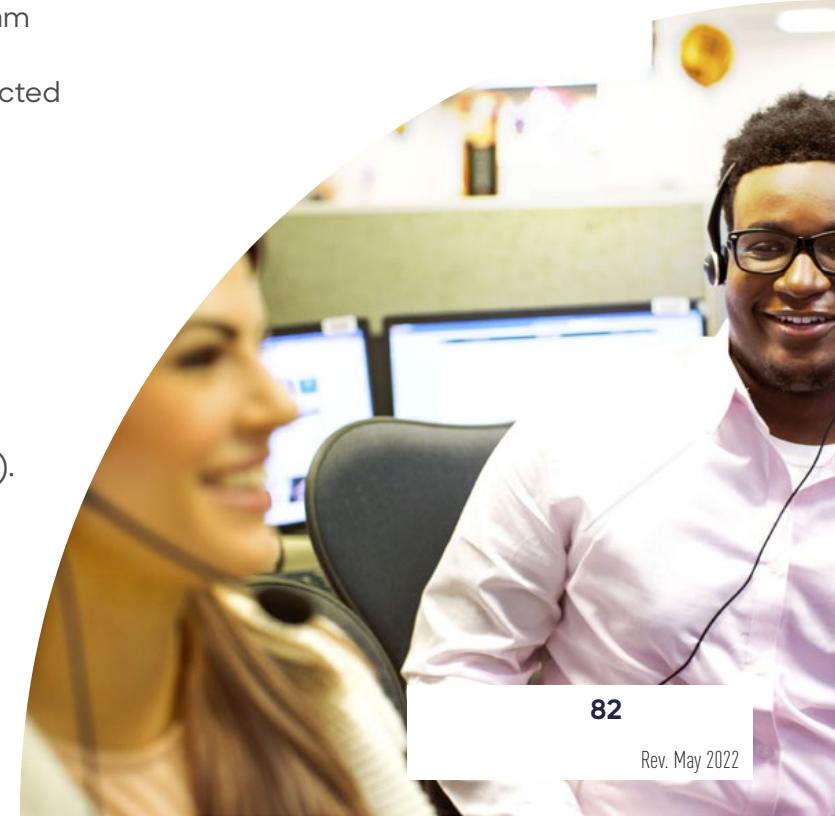
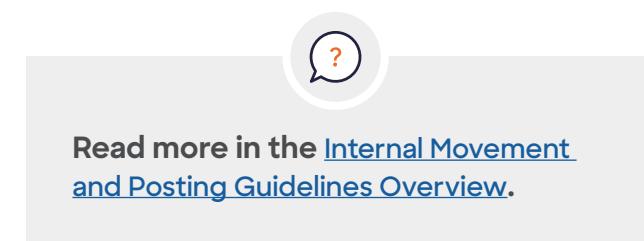
As an internal candidate, we encourage you to:

- Learn about the role you're applying for by talking to the hiring manager, recruiter, team members, or the person currently in your desired role.
- Before applying to an open role, talk about it with your current manager. If you're selected for an interview, your manager will be notified by Workday.

Eligibility Components

To be eligible for internal movement, you must meet the following requirements:

- Have achieved an overall rating of at least "Meets Expectations" on your most recent Performance Evaluation (PE).
- Not be on a Final Written Warning (FWW) or Performance Improvement Plan (PIP).
- Held your current position for at least one year (six months for Field Volume positions).
- Meet Minimum job role qualifications, as defined in the job description.





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