

DISCOVER IT® CARD ENDING IN 6409
CARDMEMBER SINCE 2024



Account Summary

12/17/2024 - 01/16/2025

Payment Information

Previous Balance	\$843.81
Payments and Credits	-\$897.84
Purchases	+\$223.15
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00

New Balance: \$169.12

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

Credit Line	\$2,000
Credit Line Available	\$1,830
Cash Advance Credit Line	\$1,000
Cash Advance Credit Line Available	\$1,000

FICO® Score 8 based on TransUnion® data:
748
Very Good
AS OF 01/10/25
Updated Monthly

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

New Balance	Minimum Payment	Payment Due Date
\$169.12	\$35.00	02/11/2025

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$41.00.

Payment Coupon

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

YI YANG LU
1888 LILLIAN RD
STOW OH 44224-2581



Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 6409

New Balance	\$169.12
Minimum Payment Due	\$35.00
Payment Due Date	02/11/2025

Amount Enclosed

\$

For a faster, easier way to pay...

Discover.com 1-800-347-2683

See reverse for payment cut off times.

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

000001986451395540603001691200000000003500

PO BOX 70176
PHILADELPHIA PA 19176-0176

Important Information

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

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

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a Payment is processed as an electronic fund transfer, the transfer will be for the amount of the check, funds may be withdrawn from your account as soon as the same day we receive your check, and you will not receive your check back.

Please do not send cash. Sending cash is not allowed. The processing of your allowable form of Payment may be delayed if you send cash or correspondence with your Payments, if you send the Payment to any other address, or if you use an envelope other than the one provided. Payments received at our processing facility by 5PM local time on any day will be credited to your Account as of that day. Payments received at our processing facility after 5PM local time will be credited to your Account as of the next day. If you have misplaced your envelope, send your Payment to Discover, PO Box 6103, Carol Stream, IL 60197-6103. Please allow 7-10 days for delivery. If your Payment is returned unpaid, we reserve the right to resubmit it as an electronic debit. **Payments made online or by phone before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

You can also make a Payment or set up automatic payments by calling 1-800-347-2683. Automatic payments for the billing period shown on your statement will be deducted on the Payment Due Date shown on that statement, or the next automatic payment date referred to on your statement, unless you request a recurring payment date that occurs before your Payment Due Date. In order to schedule monthly payments by telephone, you will need this statement and your bank account information. You will be asked to provide the last four (4) digits of the social security number of the primary borrower as your electronic signature. By providing those numbers, you will be agreeing to this authorization to allow us and your bank to deduct each payment you authorize, in the amount selected by you, from your bank account. You also authorize us to initiate debit or credit entries to your bank account, as applicable, to correct an error in the processing of such payment. You can cancel or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. Payments from Cashback Bonus cannot be modified or cancelled after being made or scheduled.

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

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

Agreement. If your scheduled payment is greater than the New Balance on your billing statement, that payment will be processed only for the amount of your New Balance. Your automatic payment amount may be less than the amount indicated on the billing statement based on credits or payments after the Close Date.

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

Amount

☐ Full Pay _____ ☐ Min Pay _____

☐ Min Pay+ \$ _____ ☐ Other Amount \$ _____

Bank Routing # _____

Bank Account # _____

Monthly on the ☐ Payment Due Date, or ☐ _____ Day of the month (INSERT DATE)

Credit Reporting. Credit Reporting. We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report. We normally report the status and payment history of your Account to credit reporting agencies each month. If you believe that our report is inaccurate or incomplete, please write us at this address: Discover, PO Box 30939, Salt Lake City, UT 84130-0939. Please include your name, address, home telephone number and Account number.

Paying Interest. Your due date is at least 25 days after the close of each billing period (at least 23 days for billing periods that begin in February). We will begin charging interest on Cash Advances and Balance Transfers as of the later of the Transaction Date or the first day of the billing period in which the transaction posted to your Account. If you pay the New Balance on your current billing statement by the Payment Due Date shown on that billing statement, we will not impose interest charges on New Purchases. New Purchases are Purchases that first appear on the next billing statement. Interest will continue to accrue each day on purchases that appeared on previous billing statements until you pay the New Balance in full and will be billed in the next billing cycle.

How We Calculate Interest Charges. We Use the Daily Balance Method (including current transactions) to calculate the Balance Subject to Interest Rate. For more information, please call us at 1-800-347-2683.

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

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

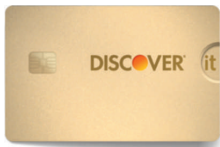
Balance Transfers. Your account may not always be eligible for balance transfers. Balance transfers accrue interest at the standard purchase rate unless we tell you otherwise.

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

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

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

DIT23-27.0924



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Discover.com or
download our app

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

PAYMENTS
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IL 60197-6103

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DISCOVER IT® CARD ENDING IN 6409
OPEN TO CLOSE DATE: 12/17/2024 - 01/16/2025

Transactions

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT
01/01	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA 4DGPIOD1MUD	-\$79.84
01/04	INTERNET PAYMENT - THANK YOU	-\$776.07
01/04	CASHBACK BONUS REDEMPTION PYMT/STMT CRDT	-\$41.93

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
12/18	AMAZON MKTPL*Z100Q59L0 AMZN.COM/BILLWA XFUXJPP4P28	Merchandise	\$24.57
01/01	ASIA GARDENS STRONGSVILLE OH	Restaurants	\$29.46
01/04	KING DRAGON STOW OH	Restaurants	\$8.95
01/04	KING DRAGON STOW OH	Restaurants	\$25.95
01/04	LOWE'S OF STOW, OH STOW OH APPLE PAY ENDING IN 9002	Home Improvement	\$19.19
01/07	KFC J433007 330-837-5041 OH APPLE PAY ENDING IN 9002	Restaurants	\$10.00
01/10	UEP*PACIFIC EAST KENT OH	Restaurants	\$28.85
01/11	BANGKOK THAI RESTAURANT AKRON OH APPLE PAY ENDING IN 9002	Restaurants	\$15.95
01/11	LOWES.COM 800-445-6937 NC	Home Improvement	\$29.33
01/12	ASIA GARDENS STRONGSVILLE OH	Restaurants	\$30.90

Cashback Bonus® Rewards

PREVIOUS BALANCE	\$41.93
EARNED THIS PERIOD	
1% Cashback Bonus	-\$0.55
5% Cashback Bonus	+\$9.94
REDEEMED THIS PERIOD	-\$41.93

CASHBACK BONUS BALANCE **\$9.39**

5% Cashback Bonus®

JAN-MAR

✓ You're Earning 5%

Restaurants, Home Improvement Stores and Select Streaming Services

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

For details, see Information For You section.

Fees and Interest Charged

TOTAL FEES FOR THIS PERIOD **\$0.00**

TOTAL INTEREST FOR THIS PERIOD **\$0.00**

2025 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2025	\$0.00
TOTAL INTEREST CHARGED IN 2025	\$0.00

Interest Charge Calculation

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

CURRENT BILLING PERIOD: 31 DAYS

TYPE OF BALANCE	APR*	PROMO APR EXPIRES**	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	0.00%	01/16/25	\$0.00	\$0.00
Cash Advances	29.24% V	N/A	\$0.00	\$0.00

V = VARIABLE RATE

Variable APRs will not exceed 29.99%.

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

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

*** For more information, please call us at 1-800-347-2683.

Continued on next page

Information For You

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Discover Card
PO BOX 30421
Salt Lake City, UT 84130-0421

You may also contact us on the Web: discover.com/billingerrornotice

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.
- You must contact us within 60 days after the error appeared on your statement.
- You must notify us of any potential errors *in writing* [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.
- While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount.
 - The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit.

Please see your Cardmember Agreement or visit discover.com/billingrights for a copy of your full billing rights notice.

FICO® Credit Score Terms

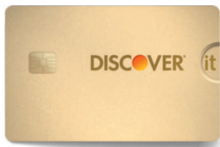
Your FICO® Credit Score, key factors, and other credit information use the FICO® Score 8 model. They are based on data from TransUnion® and may be different from other credit scores and other credit information provided by different bureaus. This information is intended for and only provided to Primary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

If you prefer not to receive your FICO® Credit Score just call us at 1-800-DISCOVER (1-800-347-2683). Please give us two billing cycles to process your request.

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

Availability of FICO® Credit Score

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

**ONLINE**

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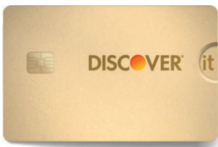
Information For You continued

Cashback Bonus® Rewards

You **activated** to earn 5% *Cashback Bonus* at **Restaurants, Home Improvement Stores, and Select Streaming Services** from **1/1/25** (or the date on which you activate 5%, whichever is later) **through 3/31/25**, on up to **\$1,500** in purchases.

- **Restaurant** purchases include those made at merchants classified as full-service restaurants, cafes, cafeterias, fast-food locations, caterers, and restaurant delivery services. Restaurants located inside of or affiliated with another business, such as hotels or retail stores and establishments classified as a bakery, may not qualify.
- **Home Improvement Store** purchases include online and in store purchases at home improvement retail stores, building supply stores (e.g. lumber, paint, and hardware stores), as well as lawn, nursery, and garden supply stores. Purchases made through third parties, such as contractors, may not qualify. Purchases from home furnishings, home appliance, and floor covering stores are not included.
- Examples of **Select Streaming Service** purchases include Amazon Music, Amazon Prime Video, AMC+, Apple Music, Apple TV, Audible, DirecTV Stream, FUBO, Google Play Music and Video, Max, iHeartRadio, MLB.TV, Netflix, Pandora, Paramount Plus, Peacock, Showtime, SiriusXM, Sling TV, Spotify, Starz, Vudu, YouTube Music, YouTube Premium, and YouTube TV. Other popular streaming services may be included. If your subscription is bundled with another product or service or billed by a third party (such as a digital platform, a cable or satellite provider, telecommunications, internet provider, or a car manufacturer), the purchase may not be eligible in this category. Add-ons associated with Select Streaming Services may not qualify for this promotion if they are not listed, billed in a bundle, billed separately, or billed through a third party. Listed merchants are in no way sponsoring or affiliated with this program.

Purchases must be made with merchants in the U.S. To qualify for 5%, the purchase transaction date must be before or on the last day of the offer or promotion. For online purchases, the transaction date from the merchant may be the date when the item ships. Rewards are added to your account within two billing periods. Even if a purchase appears to fit in a 5% category, the merchant may not have a merchant category code (MCC) in that category. Merchants and payment processors are assigned an MCC based on their typical products and services. Discover Card does not assign MCCs to merchants. Certain third-party payment accounts and digital wallet transactions may not earn 5% if the technology does not provide sufficient transaction details or a qualifying MCC. Learn more at Discover.com/digitalwallets. See *Cashback Bonus* Program Terms and Conditions for more information.



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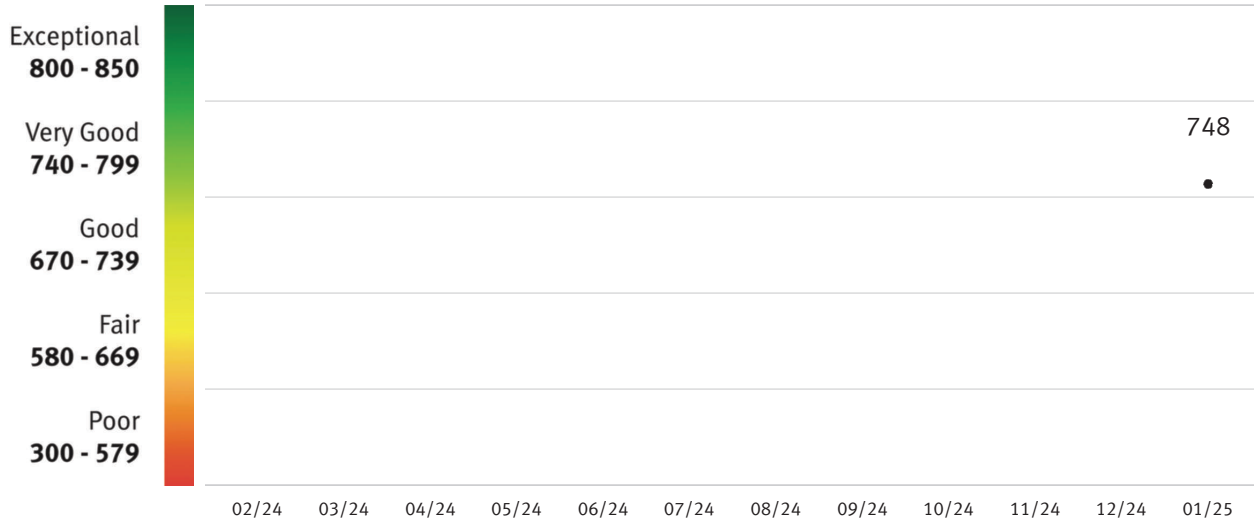
DISCOVER IT® CARD ENDING IN 6409
OPEN TO CLOSE DATE: 12/17/2024 - 01/16/2025

FICO® Credit Score

Yi, Your FICO® Credit Score is **748** as of **01/10/2025**.

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

FICO® Credit Score History



Important Information:

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

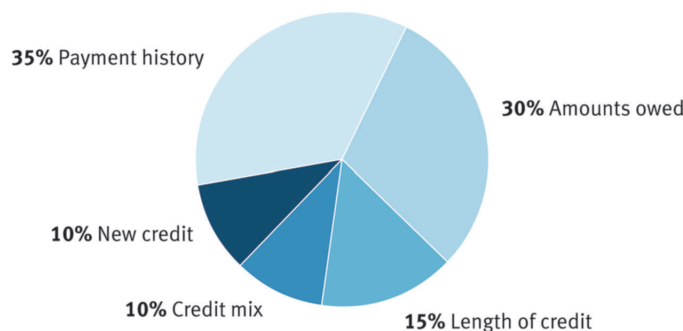
For questions on the availability of your score go to the "Information For You" section of this statement.

As a new cardmember with less than 12 months of account history with Discover, your FICO® Credit Score history may take time to build, and may not start with the first month your account opened.

The FICO® Score 8 based on TransUnion data is the score that Discover uses.

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

FICO® Credit Scores consider the following for the general population



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

