

Electronic Communications

If you would like to receive your pre-approval decision and your application decision electronically and, if approved, receive future disclosures and other important information about your Discover card Account electronically instead of paper, please read and accept the terms and conditions below.

Please note that you are not signing up to receive statements by e-mail.

Please read the following important information about receiving disclosures electronically.

You agree that we may provide you with your pre-approval decision and application decision and, if approved, any disclosures, notices or other information (collectively "disclosures") legally required in connection with your Discover card Account electronically rather than in paper form. These disclosures include, but are not limited to, our privacy policy, change of terms notices, and amendments or addenda to the Cardmember Agreement or to the terms of any benefits, products, or services offered in connection with your Account. You have the right to receive these disclosures in paper form, and may at any time withdraw your consent to receive them electronically. There will be no fees or penalties for withdrawal of your consent. You can withdraw your consent, or update your e-mail address in the profile section of account center if you are a cardmember, or by calling **1-800-DISCOVER** (1-800-347-2683). There is no fee for paper copies of disclosures.

If you are eligible, your pre-approved offer will be delivered on the next page. Your application decision will be delivered on the next web page after submitting your application and you will have the ability to save it and print it out. If you are approved, your account disclosures will be delivered to you as a message at your Secure Message Center, or when indicated for some disclosures, be delivered to you on a web page on Account Center.

For the Secure Message Center, you will receive an email notification at your email address on file with us notifying you of a new message. If you use a spam filter, which blocks or reroutes emails from senders not listed in your email address book, you must add "service@email.discover.com" to your email address book. In addition, to ensure that you are able to receive notifications about new messages, you must keep your email address current via the "My Profile" section on Discover.com. You can access the Secure Message Center by clicking on the link in the email notification or by logging in to your account at discover.com. If you are unable to access the Secure Message Center, please call us at **1-800-DISCOVER** (1-800-347-2683).

Each message on your Secure Message Center will be accessible for 120 days from delivery before it is deleted. After a message is opened by you, it will be accessible for 30 days before being deleted. You will have the ability to print out your messages.

To ensure you receive the necessary messages and disclosures, you must have a valid Internet email address, Internet access and access to a printer. You must also have one of the following hardware/browser combinations, with cookies enabled and the following software:

Target Browsers Supported

- Microsoft® Windows®
 - Internet Explorer 11.0 and above
 - Mozilla Firefox 30.0 and above
 - Google Chrome 30.0 and above
 - Safari 7.0 and above
 - Google Chrome Mobile 30.0 and above
 - Safari Mobile 5.0 and above
- Macintosh®
 - Safari 7.0 and above
 - Google Chrome Mobile 30.0 and above
 - Safari Mobile 5.0 and above

Software

Adobe Reader 8.0 and above
JavaScript 1.0 and above

We reserve the right to terminate this service, change terms of your use of this service or send disclosures in paper form at any time. We will provide you with notice of any such termination or change as required by law.

By clicking the "Yes, I accept" checkbox below, you certify that you consent to receive disclosures electronically and have the ability to do so. If you are approved, we will send you a confirmation email for signing up to receive electronic disclosures to the email address you have provided us. If you do not receive this confirmation email within 48 hours, please contact us at **1-800-DISCOVER** (1-800-347-2683) to verify your e-mail address.