

Account Guide*

An overview of key terms and fees

ACCOUNT OPENING	Minimum Deposit to Open an Account	\$ 25 to open your Account. No minimum balance requirement thereafter
REWARDS	Earn <i>Cashback Bonus</i> ®	10¢ earned for debit card purchases 10¢ earned for Online Bill Payments 10¢ earned for checks written
ACCOUNT FEES	Monthly Maintenance	\$ 0
	ATM Use	\$ 0 • No Discover Bank fees for using any ATM • Surcharge-free withdrawals are available at over 60,000 ATM locations • The ATM operator may assess a surcharge at other locations
	Debit Card Replacement	\$ 0
	Standard Checks	\$ 0 for your initial order and reorders
	Official Bank Check	\$ 0
	Expedited Delivery	\$ 0 for official bank checks and replacement debit cards
	Online Bill Pay	\$ 0
	Account Closure	\$ 0
	Deposited Item Returned	\$ 15 per returned item
	Stop Payment Request	\$ 15 per item to stop payment for 6 months
	Wire Transfer	\$ 0 for incoming wire transfers \$ 30 for outgoing wire transfers
Insufficient Funds	\$ 30 for each item presented against insufficient funds in your Account • 1 fee maximum per day	
ACCOUNT POLICIES	When Your Deposits Are Available*	<ul style="list-style-type: none"> • Direct Deposits and Wire Transfers <ul style="list-style-type: none"> – Same business day we receive the funds • ACH Transfers initiated at Discover <ul style="list-style-type: none"> – Transfers initiated online are usually available 4 business days from date of your request • Check Deposits (Mobile/Mail) <ul style="list-style-type: none"> – The first \$200 will be available the next business day; the remainder usually available within 2 business days • In general, if we place an extended hold on your deposit, we will notify you
	The Order in which Your Deposits and Withdrawals are Processed	Generally, for each business day, we will: FIRST , add deposits to your Account SECOND , subtract all withdrawal items in lowest to highest dollar amount order by type of withdrawal
	Business Day	A "business day" is a non-holiday weekday