

Sec-Return-Loss1

Sec-Return-Loss2

Sys-Date

Sys-Name

Sys-Second-Name

Sys-Addr1

Sys-Addr2

Sys-City Sys-State Sys-Zip

Regarding Discover® card account ending in: Cms-Last4D-Of-Acct

Dear Sys-Name,

We've been advised that your Discover® card account information may have been compromised. This incident did not involve any Discover card systems, and there is no evidence that an unauthorized individual is using this account number. We are confident that it is not necessary to provide you with a new account number at this time, and you may continue to use your existing card.

Discover is committed to the security of your account, and we are proactively monitoring it for unusual activity. Remember, with our \$0 Fraud Liability Guarantee, you're never responsible for unauthorized use of your card online, offline, anytime or anywhere. For additional peace of mind, you may wish to review transactions on your statements and monitor your account online at Discover.com. If you have questions about any transactions, please feel free to contact us.

If you still have concerns, you may obtain a copy of your credit report from the major credit reporting agencies (Equifax, Experian, Innovis and TransUnion). You are entitled to a free copy of your credit report from each of these agencies every 12 months and can order the reports by calling 1-977-322-8228 or contacting the agency directly. The credit reporting agencies can assist you if you find any inaccurate information and provide detail about fraud alerts and security freezes. You can contact the credit reporting agencies as follows:

Equifax

P.O. Box 740241
Atlanta, GA 30374-0241
Phone: 1-800-685-1111

Experian

P.O. Box 9556
Allen, TX 75013
Phone: 1-888-397-3742

Innovis

P.O. Box 1689
Pittsburgh, PA 15230-1689

TransUnion

P.O. Box 2000
Chester, PA 19022-2000

Phone: 1-800-540-2505

Phone: 1-800-916-8800

Helpful information about fighting identity theft as well as fraud alerts and security freezes is also available on the Federal Trade Commission's website at www.ftc.gov.

Federal Trade Commission

600 Pennsylvania Avenue, NW

Washington, DC 20580

Phone: 1-877-ID-THEFT (1-877-438-4338)

We apologize for any inconvenience and appreciate your continued loyalty to Discover. If there is anything we can do to better serve you, please let us know.

As always, our knowledgeable Account Managers are available to assist you at 1-800-347-0218, anytime, or you can always visit us at Cms-Website.

Sincerely,

Corporate Security

Sec-Return-Loss1

Sec-Return-Loss2

Sys-Date

Sys-Name

Sys-Second-Name

Sys-Addr1

Sys-Addr2

Sys-City Sys-State Sys-Zip

Regarding the Discover[®] card account ending in: Cms-Last4D-Of-Acct

Dear Sys-Name,

You recently received a new Discover[®] card because we were advised that your account information may have been compromised. We urge you to continue to carefully review your statements for any unauthorized activity.

Discover is committed to the security of your account, and we are proactively monitoring it for unusual activity. Remember, with our \$0 Fraud Liability Guarantee, you're never responsible for unauthorized use of your card online, offline, anytime or anywhere. For additional peace of mind, you may wish to review transactions on your statements and monitor your account online at Discover.com. If you have questions about any transactions, please feel free to contact us.

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As always, our knowledgeable Account Managers are available to assist you at 1-800-347-0218, anytime, or you can always visit us at [Cms-Website](#).

Sincerely,

Corporate Security



9694616213980831007



CHARLES T CARDMEMBER
655 S GREENBAY RD
SPRINGFIELD NY 12345-6789

EXDSYR01 000961 3134

For your security—

Your current card will be **deactivated**.
Call to activate this new card.

120100027399 J YTXDDCDSPSYCB00011001U011012 COMP

Number of Cards	Account Number	Account Credit Line	Cash Advance Credit Line
2	6011000000000000	\$ 16500	\$ 8300

Please destroy your current Discover® card immediately.

Please note:

- If you have additional card designs, you will receive them separately, and they will also need to be activated.
- Your online account access to **Discover.com** remains the same.
- Your account is protected by our 0% Fraud Liability guarantee – you are never responsible for unauthorized charges on your account.

What you need to do:

- **Call 1-800-347-0318** to activate your new card and ensure uninterrupted use of your account.
- Destroy your current card. It will be deactivated on 02/14/2012 regardless of the expiration date.
- If you pay any bills automatically with your Discover card, please contact those merchants to update your account information.

Why you're getting a new card

We have been advised that your current Discover® card account information may have been compromised. This incident did not involve any Discover card systems, and there is no evidence that an unauthorized individual is using this account number. To reduce the possibility of fraud occurring on your account, we are issuing you a new card. **For the security of your account, we replaced the security codes on your card without changing your account number.**

Discover continually monitors the security of the credit card environment so we can take preventive measures to better protect your account. As always, you are never responsible for unauthorized charges to your account through our \$0 Fraud Liability policy.





As a cardmember, you are always protected with these features:

- \$0 Fraud Liability guarantee means you're never responsible for unauthorized charges to your account – online, offline, anytime, anywhere with absolutely NO deductible.
- Advanced fraud early warning that's quick and automatic.
- Fraud specialists dedicated to helping you 24/7.

Use your Discover® card with confidence

- You may review transactions and monitor your account online at **Discover.com**. If you have questions about the transactions or your statement, contact us at 1-800-DISCOVER (1-800-347-2683), 24 hours a day, seven days a week.
- You may obtain a copy of your credit report from the major credit reporting agencies (Equifax®, Experian®, and TransUnion®). You are entitled to a free copy of your credit report from each of these agencies every 12 months and can order the reports by calling 1-877-322-8228 or contacting the agency directly. The credit reporting agencies can assist you if you find any inaccurate information and provide detail about fraud alerts and security freezes.

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For additional peace of mind...

We offer products that will provide even more protection for your account.

Identity Theft Protection - provides you daily three-bureau credit monitoring and promptly notifies you of key changes to your credit file so you can act quickly if you suspect fraudulent activity. For additional information or to enroll, visit Discover.com/IdentityTheftProtection

Wallet Protection - if your credit cards are lost or stolen, make one call and we'll notify all of your issuers, give you access to Emergency Cash and monitor your credit file for 90 days. For additional information or to enroll, visit WalletProtection.com



9697564008582911001



WENDY T CARDMEMBER
8102 MAIN ST
SPRINGFIELD NY 12345-6789

EXDSXR01 000934 934

For your security—

Your current card will be **deactivated**.
Call to activate this new card.

120100018535 A XTJXDDCSPSXCB00011001U011012 COMP

Number of Cards	Account Number	Account Credit Line	Cash Advance Credit Line
1	6011000000000000	\$ 11500	\$ 5800

Please destroy your current Discover® card immediately.

Please note:

- If you have additional card designs, you will receive them separately, and they will also need to be activated.
- Your account number and Personal Identification Number (PIN) have changed.
- Your online account access to **Discover.com** remains the same.
- Your account is protected by our 0% Fraud Liability guarantee – you are never responsible for unauthorized charges on your account.

What you need to do:

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Wallet Protection - if your credit cards are lost or stolen, make one call and we'll notify all of your issuers, give you access to Emergency Cash and monitor your credit file for 90 days. For additional information or to enroll, visit WalletProtection.com