

FACTS

WHAT DOES DISCOVER® BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

■ Social Security number and income

■ account balances and payment history

■ transaction history and credit history

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Discover Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does Discover Bank share?

Can you limit this sharing?

For our everyday business purposes—
such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus

Yes

No

For our marketing purposes—
to offer our products and services to you

Yes

No

For joint marketing with other financial companies

Yes

No

For our affiliates' everyday business purposes—
information about your transactions and experiences

Yes

No

For our affiliates' everyday business purposes—
information about your creditworthiness

Yes

Yes

For our affiliates to market to you

Yes

Yes

For nonaffiliates to market to you

No

We don't share

To limit our sharing

■ Call 1-888-347-1137—Our menu will prompt you through your choices.

Please note:
If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 1-888-347-1137



Who we are

Who is providing this notice?

This privacy notice is being provided by Discover Bank and applies to any home loan you may have with us and the products and services offered in connection with these loans.

What we do

How does Discover Bank protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Discover Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- give us your contact information or give us your income information
- provide employment information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with a Discover or DFS name and financial companies such as Diners Club International, Ltd.; PULSE Network, LLC; The Student Loan Corporation; and GTC Insurance Agency, Inc.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include service providers.*
- *Discover Bank does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners can include institutions such as insurance companies.*

Other important information

Vermont Residents—We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Find additional information about our privacy policies at Discover.com/privacy-statement or by calling 1-888-347-1137.

California Residents—Except as permitted by law, we will not share information we collect about you with nonaffiliates or joint marketing partners while you are a resident of California.

Nevada Residents—You may call 1-888-347-1137 to be placed on our Do Not Call List. For more information, mail Discover Home Loans, P.O. Box 29029, Phoenix, AZ 85038-9029, or visit DiscoverHomeLoans.com. You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Avenue, Suite 3900, Las Vegas, NV 89101, call 1-702-486-3132, 1-888-434-9989 toll-free, or e-mail BCPINFO@ag.state.nv.us. This notice is provided pursuant to state law.

