



DISCOVER® MORE® CARD ENDING IN 3112  
CARDMEMBER SINCE 1992

DISCOVER®

## Account Summary

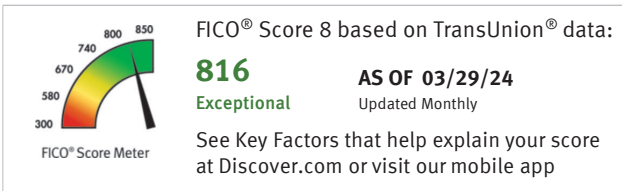
03/05/2024 - 04/04/2024

Previous Balance	\$2,828.18
Payments and Credits	-\$2,858.18
Purchases	+\$6,814.54
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00

**New Balance:** **\$6,784.54**

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

Credit Line	\$15,000
Credit Line Available	\$6,455
Cash Advance Credit Line	\$7,500
Cash Advance Credit Line Available	\$6,455



**New York Residents:** For more information call us at 1-800-347-2683. You may contact the New York State Department of Financial Services at 1-800-342-3736 or visit [www.dfs.ny.gov](http://www.dfs.ny.gov) for free information on comparative credit card rates, fees and grace periods.

## Payment Coupon

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



JOHN D KAITANOWSKI  
KAREN L KAITANOWSKI  
3737 DOGWOOD LN  
HAMBURG NY 14075-2263



## Payment Information

New Balance	Minimum Payment	Payment Due Date
<b>\$6,784.54</b>	<b>\$136.00</b>	<b>05/01/2024</b>

**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.



### Consolidate up to \$40K

With a Discover® personal loan, if you pay off higher-rate debt sooner, you could save on interest.

See Information For You section for Important Ad Disclosures.

[DiscoverPersonalLoans.com/gotdebt](http://DiscoverPersonalLoans.com/gotdebt) | 1-888-347-9424

Notice: See reverse side for important information

### ACCOUNT NUMBER ENDING IN 3112

New Balance	<b>\$6,784.54</b>
Minimum Payment Due	<b>\$136.00</b>
Payment Due Date	<b>05/01/2024</b>

### Amount Enclosed

\$

For a faster, easier way to pay...



[Discover.com](http://Discover.com) 1-800-347-2683

See reverse for payment cut off times.

PO BOX 70176  
PHILADELPHIA PA 19176-0176



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

000001986464774937266067845402828180013600

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.

**What To Do If You Think You Find A Mistake On Your Statement:** If you think there is an error on your statement, write to us at Discover, PO Box 30421, Salt Lake City, UT 84130-0421, or submit the form provided at <https://discover.com/billingerrornotice>. You must contact us within 60 days after the error appeared on your statement. 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. The Billing Rights Notice further explains your rights. Please see your Cardmember Agreement or visit <https://discover.com/billingrights> for a copy of this Notice.

**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 will be credited as of the day of receipt if made by 5PM ET.

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. If your scheduled payment date falls on a weekend or bank holiday, your payment will be processed the business day prior to the weekend or bank holiday. 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 a scheduled payment by phone at 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421; payment cancellations must be received before 5 PM ET of the scheduled withdrawal date. 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.** Balance Transfers are offered at our discretion and 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.

TL23-27N.0420

Change of Address

If correct on front, do not use. To make changes to your address, email or telephone number, please print clearly in blue or black ink, in the space provided or visit Discover.com.

Street Address	<div></div>	Home Phone	<div></div>
	<div></div>	Work Phone	<div></div>
City	<div></div>	Email	<div></div>
State, Zip	<div></div>		



**ONLINE**  
Discover.com or  
download our app

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

**PAYMENTS**  
Discover  
PO Box 6103  
Carol Stream  
IL 60197-6103

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**DISCOVER® MORE® CARD ENDING IN 3112**  
OPEN TO CLOSE DATE: 03/05/2024 - 04/04/2024

## Transactions

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT	
03/12	INSTAFLEX 704-555-5555 NC	-\$30.00	
03/15	PAYMENT - THANK YOU	-\$2,828.18	
TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
03/02	NETFLIX.COM LOS GATOS CA	Merchandise	\$7.60
03/07	WALMART SC 02405 HAMBURG NY	Merchandise	\$99.05
03/07	AUDIEN HEARING 205-255-1112 AZ	Merchandise	\$4.00
03/07	SENECA ONE STOP 020 BUFFALO NY	Gasoline	\$50.15
03/09	TOPS MARKETS #236 HAMBURG NY 00904P	Supermarkets	\$35.83
03/10	APPLE.COM/BILL 866-712-7753 CA	Merchandise	\$20.37
03/10	TOPS MARKETS #215 HAMBURG NY 01020P	Supermarkets	\$200.00
03/13	BUFFALO SABRES 716-855-4100 NY MICA775C00-8D98Y	Travel/Entertainment	\$586.12
03/13	PAYPAL *KINGBWACHA 888-221-1161 CA	Services	\$32.10
03/16	TOPS MARKETS #215 HAMBURG NY 01661P	Supermarkets	\$41.93
03/18	TOPS FUEL #215 HAMBURG NY 01884P	Gasoline	\$53.05
03/19	DISNEY PLUS 8889057888 CA	Services	\$13.99
03/21	4TE*AMERICAN FEDERATION TITUSVILLE FL	Services	\$20.00
03/21	BAZAARDEALERVIBE.COM PAY 855-6830648 UT	Supermarkets	\$7.98
03/22	EASY COMFORTS 800-308-1384 WI SO39253456800003072947	Merchandise	\$75.06
03/24	TOPS MARKETS #215 HAMBURG NY 02466P	Supermarkets	\$71.94
03/25	MDV*MDVIP, INC 877-886-1411 FL	Merchandise	\$545.00
03/25	MDV*MDVIP, INC 877-886-1411 FL	Merchandise	\$545.00
03/27	SENECA ONE STOP 020 BUFFALO NY	Gasoline	\$38.26
03/27	ACTBLUE* HAKEEMJEFFRIE 6175177600 MA	Services	\$15.00
03/27	ACTBLUE* HAKEEMJEFFRIE 6175177600 MA	Services	\$15.00
03/28	WALMART SC 02405 HAMBURG NY	Merchandise	\$115.57
03/28	ACTBLUE* DEFEND.THE.VO 6175177600 MA	Services	\$5.00
03/28	LOWE'S OF HAMBURG, NY HAMBURG NY	Home Improvement	\$1,000.00
03/29	ACTBLUE* DEFEND.THE.VO 6175177600 MA	Services	\$25.00
03/29	PAYPAL *KINGBWACHA 888-221-1161 CA	Services	\$1,034.26
03/30	ACTBLUE* DEFEND.THE.VO 6175177600 MA	Services	\$15.00
03/30	PAYPAL *KINGBWACHA 888-221-1161 CA	Services	\$1,034.26
03/31	PAYPAL *ALIMIDRIS09 888-221-1161 CA	Restaurants	\$1,034.38
04/02	NETFLIX.COM NETFLIX.COM CA	Merchandise	\$7.60
04/03	CURRENT CATALOG 310-299-4100 CO X202130	Merchandise	\$26.05
04/03	INSTAFLEX 704-555-5555 NC	Merchandise	\$39.99

## Cashback Bonus® Rewards

Anniversary Month	February
<b>PREVIOUS BALANCE</b>	<b>\$941.09</b>
<b>EARNED THIS PERIOD</b>	
Everywhere Else	+\$67.21
5% Cashback Bonus	+\$51.72
<b>REDEEMED THIS PERIOD</b>	<b>-\$0.00</b>
<b>CASHBACK BONUS BALANCE</b>	<b>\$1,060.02</b>

### 5% Cashback Bonus®

**APR-JUN** You're Earning 5%  
**Gas Stations & EV Charging, Home Improvement Stores, and Public Transit**

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

<b>TOTAL FEES FOR THIS PERIOD</b>	<b>\$0.00</b>
<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>\$0.00</b>

Continued on next page

Fees and Interest Charged continued

2024 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2024	\$0.00
TOTAL INTEREST CHARGED IN 2024	\$42.27

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	21.24% V	N/A	\$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.

Information For You

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.

Discover Personal Loans® Advertising Disclosure

For debt consolidation, even with a lower interest rate or lower monthly payment, paying debt over a longer period of time may result in the payment of more in interest. A Discover® personal loan is intended for personal use and cannot be used to pay for post-secondary education, to pay off a secured loan, or to directly pay off a Discover credit card.

**ONLINE**

Discover.com or  
download our app

**PHONE**

1-800-347-2683  
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Dial 711 (Relay Service)

**PAYMENTS**

Discover  
PO Box 6103  
Carol Stream  
IL 60197-6103

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**DISCOVER® MORE® CARD ENDING IN 3112**  
OPEN TO CLOSE DATE: 03/05/2024 - 04/04/2024

## Information For You continued

### **Cashback Bonus® Rewards**

You activated to earn 5% *Cashback Bonus* at **Gas Stations & Electric Vehicle Charging Stations, Home Improvement Stores, and Public Transit** from 4/1/24 (or the date on which you activate 5%, whichever is later) through 6/30/24, on up to \$1,500 in purchases. **Gas Station & EV Charging Station** purchases include those made at merchants classified as places that sell automotive gasoline that can be bought at the pump or inside the station, and public electric vehicle charging stations. Gas Stations and EV Charging Stations affiliated with supermarkets, supercenters, and wholesale clubs may not be eligible. Certain parking garages where public electric vehicle charging is offered or included may not be eligible. **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), lawn, nursery, and garden supply stores. Purchases made through third parties such as contractors may not qualify. Purchases from home furnishing, home appliance, plumbing, heating supply, and floor covering stores are not included. **Public Transit** purchases include local commuter passenger bus, rail, and ferry services. Taxi, rideshare services, long-range passenger land, rail, and water transportation services are not included. 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](https://discover.com/digitalwallets). See *Cashback Bonus* Program Terms and Conditions for more information.

## More From Discover

### **Discover® Personal Loans**

If you've ever felt stuck because of higher-rate debt, you are not alone. Over 1 million customers have consolidated their debt with a Discover personal loan. A personal loan up to \$40K could be your solution, too. Let us work with you to get on a path forward. Find out more. Visit [DiscoverPersonalLoans.com/Join](https://DiscoverPersonalLoans.com/Join) or call **1-888-347-9424**.

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Dial 711 (Relay Service)

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Carol Stream  
IL 60197-6103

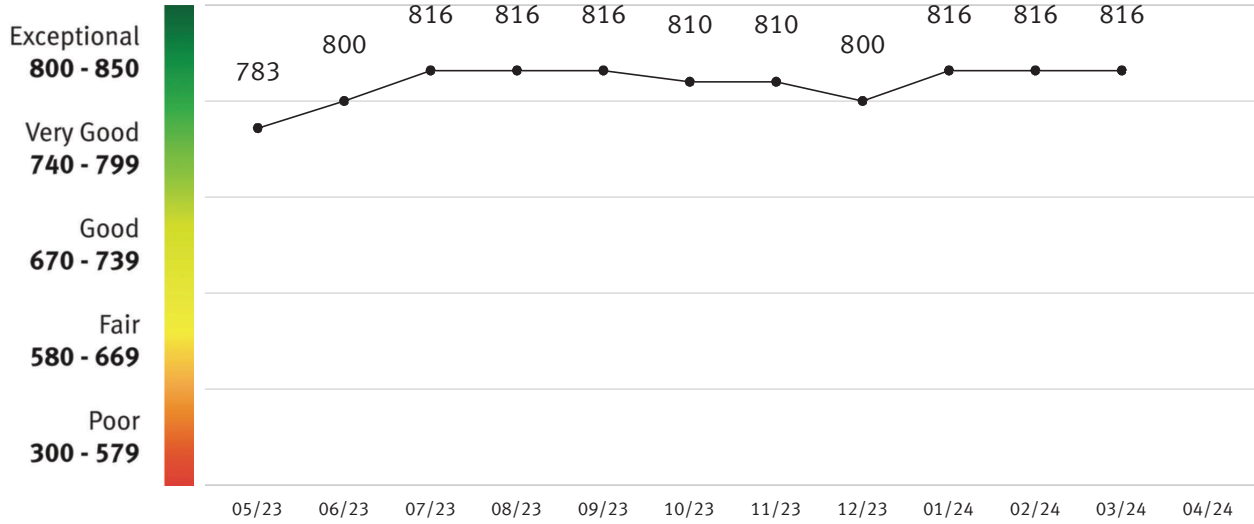
**DISCOVER® MORE® CARD ENDING IN 3112**  
OPEN TO CLOSE DATE: 03/05/2024 - 04/04/2024

## FICO® Credit Score

**John**, Your FICO® Credit Score is **816** as of **03/29/2024**.

Congratulations! Your FICO® Credit Score indicates to lenders that you are an exceptional borrower.

## FICO® Credit Score History



### Important Information:

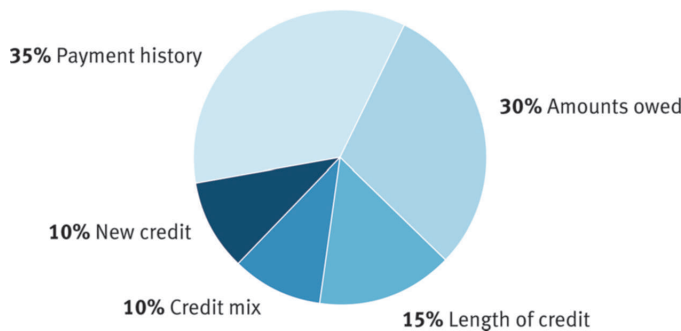
We may not always receive a score for you each month, so there may be months with no scores.

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

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.

