



New Balance \$2,911.38

Minimum Payment Due \$59.00

Account Number 6011 0034 8751 8977  
Enter Amount Enclosed Below

Payment Due Date  
January 22, 2005

\$

Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

00091140 01 FP 0.371 T2 23 SDS4RB07 465  
ADAMS, JOE  
PO BOX 35271  
CHARLOTTE NC 28235-5271

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RECEIVED

Mar 31 2023

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SC Court of Appeals

### Discover Platinum Card Account Summary

Closing Date: December 23, 2004 page 1 of 2

Account Number 6011 0034 8751 8977  
Payment Due Date January 22, 2005  
Minimum Payment Due \$59.00  
Credit Limit \$3,900.00  
Credit Available \$988.00  
Cash Credit Limit \$2,000.00  
Cash Credit Available \$988.00

Previous Balance \$513.48  
Payments And Credits - 697.51  
Purchases + 3,094.91  
Cash Advances + 0.00  
Balance Transfers + 0.00  
Finance Charges + 0.50  
New Balance = \$2,911.38

You may be able to avoid Periodic Finance Charges, see the reverse side for details. Minimum periodic \*finance charge\* of \$.50 applies this billing period.

### Cashback Bonus<sup>®</sup> Gas & Auto

Opening Cashback Bonus Balance \$ 5.42  
New Cashback Bonus Earned + 0.00  
+ 17.13

Cashback Bonus<sup>®</sup> Since Anniversary Date of July 23: \$22.55

Cashback Bonus Balance \$ 22.55  
Available to Redeem \$ 20.00

CONGRATULATIONS! Now that your award is \$20 or more, you can redeem it in \$20 increments by logging into the Account Center at [Discovercard.com](http://Discovercard.com) or by calling 1-877-YOUR-AWARD (1-877-968-7292).

### How Can We Help You?

Please have your Discover Card available.  
Manage your account online at [Discovercard.com](http://Discovercard.com)  
Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:  
Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130  
TDD (Telecommunications Device for the Deaf):  
For assistance, see reverse side.

### Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Nov 28	Nov 30	THE HOME DEPOT 3602 MATTHEWS NC	\$ -303.14
	Dec 11	Dec 13	THE HOME DEPOT 3639 CHARLOTTE SC	-294.37
	Dec 17	Dec 17	PAYMENT - THANK YOU	-100.00
Other/Miscellaneous	Dec 23	Dec 23	CREDITSAFE PLUS INSURANCE 1-800-453-0280	19.48
Home Improvement	Nov 26	Nov 26	THE HOME DEPOT 3602 MATTHEWS NC	1,136.32
	Nov 27	Nov 27	THE HOME DEPOT 3603 CHARLOTTE NC	1,047.36
	Nov 28	Nov 28	THE HOME DEPOT 3602 MATTHEWS NC	367.68
	Dec 11	Dec 11	THE HOME DEPOT 3639 CHARLOTTE SC	13.54
	Dec 11	Dec 11	THE HOME DEPOT 3639 CHARLOTTE SC	510.53

Through the generosity of our Cardmembers, Discover(R) Card has donated more than \$14 million to the Make-A-Wish Foundation(R). You can make a child's dream come true by electing to donate your Cashback Bonus(R) award to the Make-A-Wish Foundation. To learn how, please visit [Discovercard.com](http://Discovercard.com) or visit [www.wish.org](http://www.wish.org).



New Balance  
\$3,641.85

Minimum Payment Due  
\$73.00

Account Number 6011 0034 8751 8977  
Enter Amount Enclosed Below

Payment Due Date  
February 22, 2005

\$

Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

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## Discover Platinum Card Account Summary

Closing Date: January 23, 2005

page 1 of 2

Account Number 6011 0034 8751 8977  
Payment Due Date February 22, 2005  
Minimum Payment Due \$73.00  
Credit Limit \$3,900.00  
Credit Available \$258.00  
Cash Credit Limit \$2,000.00  
Cash Credit Available \$258.00

Previous Balance \$2,911.38  
Payments And Credits - 315.76  
Purchases + 953.54  
Cash Advances + 0.00  
Balance Transfers + 0.00  
Finance Charges + 92.69  
New Balance = \$3,641.85

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

### Cashback Bonus<sup>®</sup> Gas & Auto

Opening Cashback Bonus Balance \$ 22.55  
New Cashback Bonus Earned + 0.00  
+ 1.78

Cashback Bonus<sup>®</sup> Since Anniversary Date  
of July 23: \$24.33

Cashback Bonus Balance \$ 24.33  
Available to Redeem \$ 20.00

CONGRATULATIONS! Now that your award is \$20 or more, you can redeem it in \$20 increments by logging into the Account Center at [Discovercard.com](http://Discovercard.com) or by calling 1-877-YOUR-AWARD (1-877-968-7292).

### How Can We Help You?

Please have your Discover Card available.  
Manage your account online at [Discovercard.com](http://Discovercard.com)  
Customer Service: 1-800-DISCOVER (1-800-347-2683)

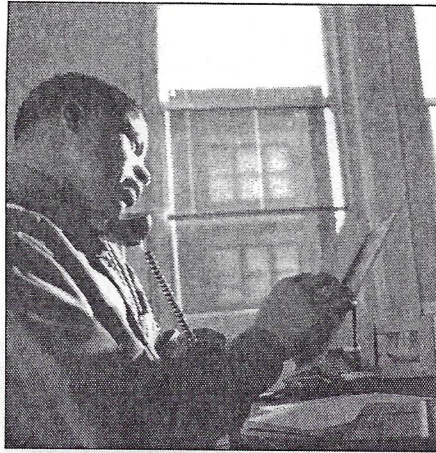
For Account Inquiries, write to us at:  
Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130  
TDD (Telecommunications Device for the Deaf):  
For assistance, see reverse side.

### Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Dec 22	Dec 24	THE HOME DEPOT 3639 CHARLOTTE SC	\$ -215.76
	Jan 8	Jan 8	PAYMENT - THANK YOU	-100.00
Merchandise/Retail	Dec 23	Dec 24	TOYS R US 8821 CHARLOTTE NC	102.10
	Jan 20	Jan 20	STAPLES #1223 CHARLOTTE NC	360.46
Other/Miscellaneous	Jan 23	Jan 23	CREDITSAFE PLUS INSURANCE 1-800-453-0280	24.38
Travel/Entertainment	Jan 6	Jan 6	USAIR 03721757626370 WASHINGTON DC	186.90
			AUTOMATIC FLIGHT INSURANCE US AIRWAYS PHONE SALE NC	NO COST
Services	Jan 17	Jan 17	BANFIELD 0406 MATTHEWS NC	279.70

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## Real answers from real people.

When you have a question or concern about your Discover® Card Account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. It's just one of the ways we put you first.

Call us at **1-800-DISCOVER (1-800-347-2683)**.

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**Closing Date: December 23, 2004**

page 2 of 2



Give that someone special the gift that could only come from you. Discover(R) Gift Cards come in festive designs in denominations up to \$500, and are accepted most everywhere Discover Card is welcomed. Customize yours with a personal message when you order at [Discovergiftcard.com](http://Discovergiftcard.com). Not available to residents of CT, DC, MA, ME or NH.

Every purchase you make with your Discover(R) Card earns you a Cashback Bonus(R) award. You can redeem your award anytime it reaches \$20, or you can let it grow - it won't expire. Redeem your award online at [Discovercard.com](http://Discovercard.com) or call 1-877-YOUR-AWARD (1-877-968-7292).

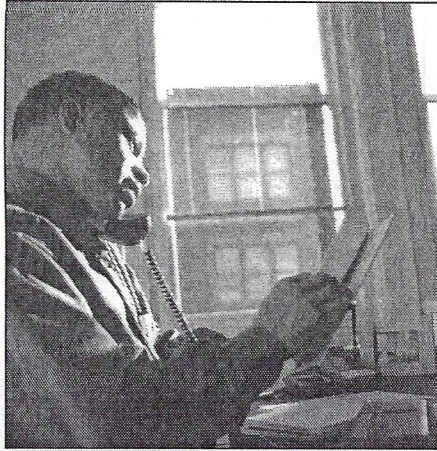
Stay connected to loved ones this holiday season with thoughtful gifts from [1-800-FLOWERS.COM\(R\)](http://1-800-FLOWERS.COM(R)). Save 15%\* on your next purchase when you use your Discover(R) Card and code DC88. Call 1-800-FLOWERS(R) (1-800-356-9377), click [www.1800flowers.com](http://www.1800flowers.com), or come in! \*For details please visit [www.1800flowers.com/disclaimer](http://www.1800flowers.com/disclaimer).

This year, give FREE Additional Cards to the people you care about and build a bigger Cashback Bonus(R) award, too. It's easy! To request FREE Additional Cards for your Account, just call 1-800-DISCOVER or visit [Discovercard.com/AdditionalCards](http://Discovercard.com/AdditionalCards).

## Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.00000%; corresponding ANNUAL PERCENTAGE RATE: 0.00%. Rate is subject to the terms of the offer including expiration.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$4.58	0.05477%	19.99% F	19.99%	\$0.08	none
Promotional Purchases	\$189.77	0.00000%	0.00% F	0.00%	\$0	none
Cash Advances	\$0	0.00000%	0.00% F	0.00%	\$0	none



**Real answers from real people.**

When you have a question or concern about your Discover® Card Account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. It's just one of the ways we put you first.

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**Closing Date: January 23, 2005**

page 2 of 2



Give that someone special the gift that could only come from you. Discover(R) Gift Cards come in festive designs in denominations up to \$500, and are accepted most everywhere Discover Card is welcomed. Customize yours with a personal message when you order at [Discovergiftcard.com](http://Discovergiftcard.com). Not available to residents of CT, DC, MA, ME or NH.

Get Fit. Get Smart. Get More. Introducing more rewards—NOW thru February! Get a 5% Cashback Bonus(R) award at Health Clubs, Sporting Goods Stores, Bookstores and on Education purchases. Sign up today. Call 1-800-DISCOVER or visit [Discovercard.com](http://Discovercard.com).

Stay connected to loved ones this holiday season with thoughtful gifts from 1-800-FLOWERS.COM(R). Save 15%\* on your next purchase when you use your Discover(R) Card and code DC88. Call 1-800-FLOWERS(R) (1-800-356-9377), click [www.1800flowers.com](http://www.1800flowers.com), or come in! \*For details please visit [www.1800flowers.com/disclaimer](http://www.1800flowers.com/disclaimer).

This year, give FREE Additional Cards to the people you care about and build a bigger Cashback Bonus(R) award, too. It's easy! To request FREE Additional Cards for your Account, just call 1-800-DISCOVER or visit [Discovercard.com/AdditionalCards](http://Discovercard.com/AdditionalCards).

**Finance Charge Summary**

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.00000%; corresponding ANNUAL PERCENTAGE RATE: 0.00%. Rate is subject to the terms of the offer including expiration.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$3029.42	0.05477%	19.99% F	19.99%	\$51.43	none
Cash Advances	\$0	0.06299%	22.99% F	22.99%	\$0	\$0
previous billing period: 30 days						



New Balance \$4,307.12

Minimum Payment Due \$237.00

Account Number 6011 0034 8751 8977  
Enter Amount Enclosed Below

Payment Due Date  
April 22, 2005

\$

Please make check payable to Discover Platinum Card. Minimum payment due includes a past due amount of \$150.00.

00091143 01 FP 0.371 T2 23 SDS4RB07 465

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## Discover Platinum Card Account Summary

Closing Date: March 23, 2005

page 1 of 2

Account Number	6011 0034 8751 8977
Payment Due Date	April 22, 2005
Minimum Payment Due	\$237.00
Credit Limit	\$5,100.00
Credit Available	\$792.00
Cash Credit Limit	\$2,600.00
Cash Credit Available	\$792.00

Previous Balance	\$3,821.37
Payments And Credits	- 0.00
Purchases	+ 425.89
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
<b>Finance Charges</b>	<b>+ 59.86</b>
New Balance	= \$4,307.12

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

### Cashback Bonus<sup>®</sup> Gas & Auto

Opening Cashback Bonus Balance	\$ 25.21
New Cashback Bonus Earned	+ 0.00
	+ 5.10

Cashback Bonus<sup>®</sup> Since Anniversary Date of July 23: \$30.31

<b>Cashback Bonus Balance Available to Redeem</b>	<b>\$ 30.31</b>
	<b>\$ 0.00</b>

Congratulations! Your Account credit limit has been increased to \$5,100.00.

### How Can We Help You?

Please have your Discover Card available.

Manage your account online at [Discovercard.com](http://Discovercard.com)

Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:

Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130

TDD (Telecommunications Device for the Deaf):

For assistance, see reverse side.

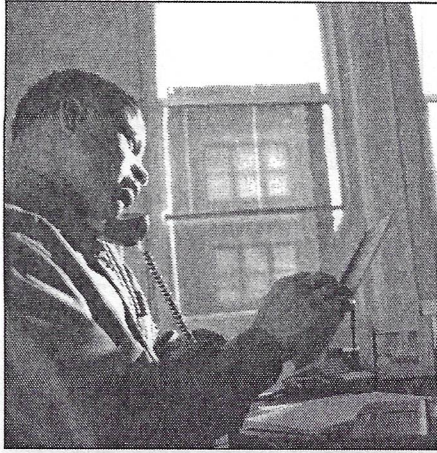
### Transactions

**\$0 Fraud Liability Guarantee** Use your Discover Card with confidence.

	Trans. Date	Post Date		
Gasoline	Mar 18	Mar 18	SHELL 07854584120056 SOUTH HILL VA	\$ 20.00
	Mar 20	Mar 20	PETRO EXPRESS #2 CHARLOTTE NC 9800057091	37.00
	Mar 20	Mar 20	SOUTH HILL CITGO SOUTH HILL VA 9800082030	20.00
	Mar 20	Mar 20	SUNOCO CHARLOTTE NC	11.30
Restaurants	Mar 19	Mar 19	SURF RIDER WEST NORFOLK VA	23.01
	Mar 20	Mar 20	HARDEE'S #2997 EMPORIA VA	13.94
Other/Miscellaneous	Mar 23	Mar 23	CREDITSAFE PLUS INSURANCE 1-800-453-0280	28.83
	Mar 23	Mar 23	LATE FEE	35.00
Travel/Entertainment	Mar 19	Mar 19	HOLIDAY INNS EXECUTIVE VIRGINIA BEACVA	9.89
	Mar 20	Mar 20	HOLIDAY INNS EXECUTIVE VIRGINIA BEACVA	198.62
	Mar 20	Mar 20	HOLIDAY INNS EXECUTIVE VIRGINIA BEACVA	28.30

### Information For You

Your account is past due. Please pay your minimum monthly payment plus the past due amount.



## Real answers from real people.

When you have a question or concern about your Discover® Card Account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. It's just one of the ways we put you first.

Call us at **1-800-DISCOVER (1-800-347-2683)**.

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Closing Date: **March 23, 2005**

page 2 of 2



Paperless statements can jumpstart your spring cleaning! Get rid of the excess paper in your life by receiving your Discover(R) Card statements online instead of by mail. You'll get an e-mail letting you know when your statement is ready to view online. You can even pay your bill online while you're there. Go to [Discovercard.com](http://Discovercard.com) to sign up.

Discover Financial Services is proud to welcome Junior Achievement as a Cashback Bonus(R) Charitable Partner. They join our current charities, JDRF and Make-A-Wish. To donate your Cashback Bonus(R) or learn more, visit [Discovercard.com](http://Discovercard.com).

## Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.05477%; corresponding ANNUAL PERCENTAGE RATE: 19.99%. Rate is subject to the terms of the offer including expiration.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 28 days						
Purchases	\$3904.13	0.05477%	19.99% F	19.99%	\$59.86	none



New Balance \$4,006.47

Minimum Payment Due \$81.00

Account Number 6011 0034 8751 8977  
Enter Amount Enclosed Below

Payment Due Date August 22, 2005

\$

Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

00091124 01 FP 0.371 T0 23 SDS4RB07 465

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### Discover Platinum Card Account Summary

Closing Date: July 23, 2005

page 1 of 1

Account Number 6011 0034 8751 8977  
Payment Due Date August 22, 2005  
Minimum Payment Due \$81.00  
Credit Limit \$5,100.00  
Credit Available \$1,093.00  
Cash Credit Limit \$2,600.00  
Cash Credit Available \$1,093.00

Previous Balance \$3,825.14  
Payments And Credits - 77.00  
Purchases + 192.70  
Cash Advances + 0.00  
Balance Transfers + 0.00  
Finance Charges + 65.63  
New Balance = \$4,006.47

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

### Cashback Bonus<sup>®</sup> Gas & Auto

Opening Cashback Bonus Balance \$ 32.22  
New Cashback Bonus Earned + 0.00  
+ 0.41

Cashback Bonus<sup>®</sup> Since Anniversary Date of July 23: \$32.63

Cashback Bonus Balance \$ 32.63  
Available to Redeem \$ 20.00

### How Can We Help You?

Please have your Discover Card available.  
Manage your account online at Discovercard.com  
Customer Service: 1-800-DISCOVER (1-800-347-2683)

For Account Inquiries, write to us at:  
Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130  
TDD (Telecommunications Device for the Deaf):  
For assistance, see reverse side.

### Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Jul 7	Jul 7	PAYMENT - THANK YOU	\$ -77.00
Other/Miscellaneous	Jul 23	Jul 23	CREDITSAFE PLUS INSURANCE 1-800-453-0280	26.82
Travel/Entertainment	Jun 30	Jun 30	USF ADMISSIONS01410018 ORLANDO FL	165.88

Call 1-877-353-0941 today or visit Discovercard.com to find out if you qualify for a valuable Balance Transfer offer. It's a fast and easy way to save money!

### Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.02712%; corresponding ANNUAL PERCENTAGE RATE: 9.90%. Rate is subject to the terms of the offer including expiration.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$3945.78	0.05545%	20.24% V	20.24%	\$65.63	none



New Balance \$3,745.24

Minimum Payment Due \$75.00

Account Number 6011 0034 8751 8977  
Enter Amount Enclosed Below

Payment Due Date  
June 22, 2005

\$

Please make check payable to Discover Platinum Card or pay online @ Discovercard.com.

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## Discover Platinum Card Account Summary

Closing Date: May 23, 2005

page 1 of 2

Account Number	6011 0034 8751 8977
Payment Due Date	June 22, 2005
Minimum Payment Due	\$75.00
Credit Limit	\$5,100.00
Credit Available	\$1,354.00
Cash Credit Limit	\$2,600.00
Cash Credit Available	\$1,354.00

Previous Balance	\$3,561.17
Payments And Credits	- 75.00
Purchases	+ 198.33
Cash Advances	+ 0.00
Balance Transfers	+ 0.00
<b>Finance Charges</b>	<b>+ 60.74</b>
New Balance	= \$3,745.24

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

### Cashback Bonus<sup>®</sup> Gas & Auto

Opening Cashback Bonus Balance	\$ 30.70
New Cashback Bonus Earned	+ 0.00
	+ 1.17

Cashback Bonus<sup>®</sup> Since Anniversary Date  
of July 23: \$31.87

<b>Cashback Bonus Balance Available to Redeem</b>	<b>\$ 31.87</b>
	<b>\$ 20.00</b>

CONGRATULATIONS! Now that your award is \$20 or more, you can redeem it in \$20 increments by logging into the Account Center at [Discovercard.com](http://Discovercard.com) or by calling 1-877-YOUR-AWARD (1-877-968-7292).

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For Account Inquiries, write to us at:  
Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130  
TDD (Telecommunications Device for the Deaf):  
For assistance, see reverse side.

### Transactions

**\$0 Fraud Liability Guarantee** Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	May 13	May 13	PAYMENT - THANK YOU	\$ -75.00
Gasoline	May 1	May 1	AMOCO OIL 04456547 FLETCHER NC	15.50
Restaurants	Apr 29	Apr 29	RYAN'S 370 ASHVILLE NC	14.22
	Apr 30	Apr 30	RYAN'S 370 ASHVILLE NC	13.74
Other/Miscellaneous	May 23	May 23	CREDITSAFE PLUS INSURANCE 1-800-453-0280	25.07
Travel/Entertainment	May 1	May 1	FAIRFIELD INN-ASHEVILL FLETCHER NC	129.80

\* 10\*



New Balance  
\$5,287.51

Minimum Payment Due  
\$147.00

Payment Due Date  
September 22, 2005

Account Number 6011 0034 8751 8977  
Enter Amount Enclosed Below

\$

Please make check payable to Discover Platinum Card. **You are overlimit. Pay the sum of the monthly minimum payment plus the overlimit amount of \$187.51.**

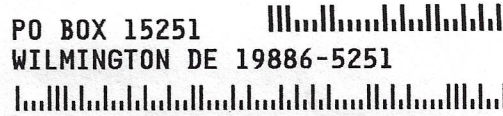
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000006011003487518977052875100040000014700

## Discover Platinum Card Account Summary

Closing Date: August 23, 2005

page 1 of 2

Account Number 6011 0034 8751 8977  
Payment Due Date September 22, 2005  
Minimum Payment Due \$147.00  
Credit Limit \$5,100.00  
Credit Available \$0.00  
Cash Credit Limit \$2,600.00  
Cash Credit Available \$0.00

Previous Balance \$4,006.47  
Payments And Credits - 91.00  
Purchases + 1,117.68  
Cash Advances + 164.50  
Balance Transfers + 0.00  
Finance Charges + 89.86  
New Balance = \$5,287.51

You may be able to avoid Periodic Finance Charges, see the reverse side for details.

### Cashback Bonus<sup>®</sup> Gas & Auto

Opening Cashback Bonus Balance \$ 32.63  
New Cashback Bonus Earned + 14.63  
Cashback Bonus Balance \$ 47.26  
Available to Redeem \$ 0.00

Cashback Bonus<sup>®</sup> Since Anniversary Date of July 23: \$14.63

### How Can We Help You?

Please have your Discover Card available.  
Manage your account online at [Discovercard.com](http://Discovercard.com)  
Customer Service: 1-800-DISCOVER (1-800-347-2683)

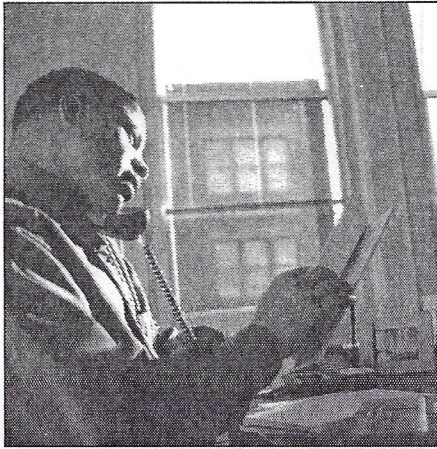
For Account Inquiries, write to us at:  
Discover Platinum Card, PO Box 30943  
Salt Lake City, UT 84130  
TDD (Telecommunications Device for the Deaf):  
For assistance, see reverse side.

### Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Aug 6	Aug 6	PAYMENT - THANK YOU	\$ -40.00
	Aug 12	Aug 14	DAVE & BUSTERS #32 ISL ISLANDIA NY	-51.00
Gasoline	Jul 27	Jul 27	PETRO EXPRESS #49 CHARLOTTE NC 9800075042	25.00
	Jul 28	Jul 28	PETRO EXPRESS #12 CHARLOTTE NC 9800026053	36.00
	Jul 31	Jul 31	PETRO EXPRESS #35 CONCORD NC 9800064054	36.00
Merchandise/Retail	Jul 27	Jul 27	TJMAXX #0435 CHARLOTTE NC	24.72
	Aug 6	Aug 6	FLYNN & OHARA UNIFORM CHARLOTTE NC	151.50
	Aug 7	Aug 7	OMEGA SPORTS #8 CHARLOTTE NC	91.80
	Aug 20	Aug 20	DICKS SPORTING GOODS 2 PINEVILLE NC	32.18
	Aug 20	Aug 20	RUGGED WEARHOUSE CHARLOTTE NC	110.63
Restaurants	Jul 27	Jul 27	MCDONALD'S F26445 ROCK HILL SC	8.96
	Aug 1	Aug 1	DAVE & BUSTERS #32 ISL ISLANDIA NY	51.00
	Aug 12	Aug 12	JILLIAN #36 CONCORD NC	51.00
Other/Miscellaneous	Aug 22	Aug 22	LATE FEE	39.00
	Aug 23	Aug 23	CREDITSAFE PLUS INSURANCE 1-800-453-0280	35.39
	Aug 23	Aug 23	OVERLIMIT FEE	35.00
Gasoline	Aug 6	Aug 6	SHELL 21957541359105 CHARLOTTE NC	20.00

\* 10.



## Real answers from real people.

When you have a question or concern about your Discover® Card Account, we're here. 24 hours a day, 7 days a week. And you won't get caught in an endless automated voice loop—you'll be connected to a friendly, knowledgeable Customer Service Representative in less than a minute. It's just one of the ways we put you first.

Call us at **1-800-DISCOVER (1-800-347-2683)**.

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**Closing Date: August 23, 2005**

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<b>Cash Advances</b>	Aug 4	Aug 4	EASTLAND CHARLOTTE NC	82.00
	Aug 4	Aug 4	CASH ADVANCE TRANS FEE FINANCE CHARGE	5.00
	Aug 6	Aug 6	PLAZA OFFICE CHARLOTTE NC	82.50
	Aug 6	Aug 6	CASH ADVANCE TRANS FEE FINANCE CHARGE	5.00
<b>Medical Services</b>	Jul 27	Jul 27	UNIVERSITY PEDIATRICS CHARLOTTE NC	10.00
	Aug 5	Aug 5	UNIVERSITY PEDIATRICS CHARLOTTE NC	10.00
<b>Department Store</b>	Aug 6	Aug 6	JCPENNEY STORE 2433 PINEVILLE NC	30.07
	Aug 20	Aug 20	HECHT'S #77 PINEVILLE NC	110.53
	Aug 20	Aug 20	JCPENNEY STORE 2433 PINEVILLE NC	85.98
	Aug 20	Aug 20	JCPENNEY STORE 2433 PINEVILLE NC	20.96
	Aug 21	Aug 21	SEARS ROEBUCK 1646 PINEVILLE NC	19.61

## Information For You

Your account is past due. Please pay your minimum monthly payment plus the past due amount.

Discover Bank Money Market and CD Account rates consistently beat national averages!\* View our rates at [Discoverbank.com](http://Discoverbank.com), or call 1-800-347-7000 to speak with an Account Manager. Open an Account today and mention code: SM0805M. Member FDIC. \*Based on comparison of rates reported in a recent survey of financial institutions by BanxQuote.com.

Paying your Discover(R) Card bill online at [Discovercard.com](http://Discovercard.com) is the fastest, most convenient way to make your monthly payment. All you need is your checkbook – enter your banking information once during sign-up and you'll never have to enter it again. Visit the Account Center at [Discovercard.com](http://Discovercard.com) and you can begin making payments right away.

Discover Financial Services is once again proud to support the Juvenile Diabetes Research Foundation's Walk to Cure Diabetes. Help us raise even more money to fund research for a cure by participating in the Walk or donating your Cashback Bonus(R) to JDRF. A cure is within reach. To learn more, visit [Discovercard.com](http://Discovercard.com) or [www.jdrf.org](http://www.jdrf.org).

## Finance Charge Summary

Balance Transfer offer for current billing period: Daily Periodic Rate: 0.05614%; corresponding ANNUAL PERCENTAGE RATE: 20.49%. Rate is subject to the terms of the offer including expiration.

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$4467.50	0.05614%	20.49% V	20.49%	\$77.76	none