

RECEIVED

Mar 25 2026

SC Court of Appeals

STATE OF SOUTH CAROLINA

IN THE COURT OF APPEALS

Discover Bank,

Plaintiff–Respondent,

v.

Christopher Saunders Lawton,

Defendant–Appellant.

Appellate Case No. 2025-000833

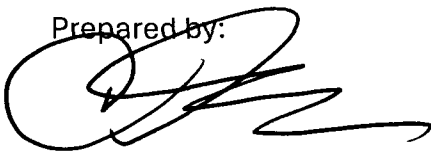
Trial Court Case No. 2024-CP-23-05217

RECORD ON APPEAL

(Submitted by Appellant, appearing *in propria persona*)

Filed pursuant to Rule 210, SCACR

Prepared by:



Christopher Saunders Lawton

4 Shairpin Lane

Greenville, SC 29607

Tel: 864-325-6400

Email: chrislawton59@gmail.com

TABLE OF CONTENTS

Record on Appeal – Discover Bank v. Christopher Saunders Lawton

South Carolina Court of Appeals

Appellate Case No. 2025-000833

Lower Court: Greenville County Court of Common Pleas

Case No. 2024-CP-23-05217

Summons and Complaint	R-2
Status Report Pursuant to Servicemembers Civil Relief Act (SCRA)	R-13
Defendant's Answer and Affirmative Defenses	R-16
Affidavit of Service of Summons	R-20
Certificate of Mailing	R-21
Plaintiff's Memorandum Supporting Motion for Summary Judgment	R-23
Notice of Motion and Motion for Summary Judgment	R-48
Defendant's Memorandum in Opposition to Motion for Summary Judgment	R-55
Exhibits to Defendant's Memorandum in Opposition	R-72
Order on Motion for Summary Judgment (May 7, 2025)	R-166
Transcript of Hearing on Motion for Summary Judgment	R-171
Notice of Appeal	R-255
Amended Notice of Appeal	R-260

SOUTH CAROLINA

IN THE COURT OF COMMON PLEAS

GREENVILLE COUNTY

THIRTEENTH JUDICIAL CIRCUIT

CIVIL ACTION NO. ---

DISCOVER BANK

Plaintiff

vs.

CHRISTOPHER LAWTON

Defendant

COMPLAINT

Plaintiff, complaining of Defendant, alleges and says as follows:

1. Plaintiff is a state chartered financial institution transacting business in interstate commerce.
2. Defendant resides in Greenville County and is neither an infant nor incompetent.
3. Plaintiff provided credit to Defendant pursuant to the agreement and Defendant defaulted on the agreement by failing to remit the required payments as they come due. After giving credit for all payments received or credits applied, if any, Defendant owes Plaintiff \$3,016.65, according to the Affidavit of Account annexed hereto as Exhibit "1" and incorporated herein by reference.
4. That the business transaction described herein may be a consumer credit transaction as contemplated by the South Carolina Consumer Protection Code. Defendant is in default under the terms of the contract and Plaintiff, after assessing all due charges to Defendant account, is entitled to the amount as referenced herein. On information and belief, the Notice of Consumer's Right to Cure, as contemplated under S.C. Code of Laws Ann. Sections 37-5-110 and 37-5-111, was sent to Defendant.

WHEREFORE, Plaintiff demands judgment against Defendant in the amount of \$3,016.65 with interest thereon at the statutory post judgment rate from the date of judgment until paid in full and court costs.

s/Jerry T. Myers, S.C. Bar No 77614
s/Melissa Tulis Smith, S.C. Bar No 104464
s/Rachel E. Rogers, S.C. Bar No. 106048
Attorneys for the Plaintiff
PO Box 176010
Raleigh, NC 27619-6010
(919) 250-2000

Dated: 7/31, 2024

****This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.****

ELECTRONICALLY FILED - 2024 Aug 28 5:42 AM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

ACCOUNT NUMBER: XXXXXXXXXXXXX5504
BALANCE: \$3,016.65
CARDMEMBER (S): CHRISTOPHER LAWTON

STATE OF OHIO
COUNTY OF FRANKLIN

Joella Reid, personally appeared before me, on this day and after being duly sworn, according to law, and upon my oath and states as follows:

I am a Litigation Support Coordinator for DISCOVER BANK, an FDIC insured Delaware state bank. DISCOVER BANK, as well as its wholly-owned servicing subsidiary DISCOVER PRODUCTS INC., is responsible for, among other things, interacting with Discover Card account holders to accept payments and perform other servicing activities on Discover Card accounts.

This affidavit is made on the basis of my personal knowledge, as well as my review of documents held both by DISCOVER BANK and DISCOVER PRODUCTS INC., and is submitted in support of the Plaintiff's suit on account against the Cardmember(s).

In my capacity as Litigation Support Coordinator, I have knowledge regarding, and access to, records regarding the Discover Card account of the above referenced Cardmember(s). These records are maintained in the ordinary course of business, and the records are updated with information on events (such as charges and payments on the account) by individuals with personal knowledge of those events or by automated processes that track such events at or near the time that the events occur. The same systems that record this information also generate periodic statements that are sent to Discover Cardmember(s), and store copies of these periodic statements. In addition, these same record-keeping systems contain information about which version of DISCOVER BANK's terms and conditions has been communicated to an account holder and accepted by an account holder. I have personally inspected the records pertaining to the account of the Cardmember(s), including the last periodic statement sent to the Cardmember(s), to ascertain the applicable terms and conditions, the balance due on said account and whether the Cardmember(s) have made payments on that balance.

According to the records maintained by DISCOVER BANK and DISCOVER PRODUCTS INC., during the period of time that account statements were generated, such statements were either provided to the Cardmember(s) electronically or mailed to the Cardmember(s) at the address maintained on file during that time period. According to the records the last known address associated with the Cardmember(s) is/are:

4 SHAIRPIN LN
GREENVILLE, SC 29607-6412

The account is in default because the Cardmember(s) have not paid the amounts due and owing to DISCOVER BANK on the account.

The business records maintained by DISCOVER BANK and DISCOVER PRODUCTS INC. and described above show that the Cardmember(s)' account with DISCOVER BANK is governed by terms and conditions referred to as "terms level 29L." A true and correct copy of these terms and conditions have been provided to DISCOVER BANK's counsel in this case and is attached hereto as Exhibit A.

Exhibit B is a true and accurate copy of the last periodic statement sent by DISCOVER PRODUCTS INC. to the Cardmember(s), retrieved from the record-keeping system described above, and shows the amount that is

SMD_LAWTON_1904580_1.4

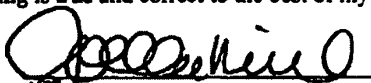
V1.4

EXHIBIT 1

now due and owing Discover Bank on the account.

DISCOVER BANK has access to a system of records maintained by the United States Department of Defense, which allows DISCOVER BANK to ascertain whether a particular person is engaged in active duty in any branch of the U.S. military. It is the regular practice of DISCOVER BANK to query this system with respect to any account holder prior to initiating a collection action against that account holder. DISCOVER BANK maintains records in the normal course of its business that indicate the results of that query. Based on my review of the account records applicable to Cardmember(s), to the best of my knowledge and belief the above referenced Cardmember(s) is not engaged in any of the military services of the United States.

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge.


Affiant

SUBSCRIBED TO AND SWORN TO before me this 13 day of June, 2024.





Lauren Jones
Notary Public, State of Ohio
My Commission Expires
September 25, 2026

DISCOVER**CARDMEMBER AGREEMENT**

Thank you for choosing Discover® card. This Agreement explains the current terms and conditions of your Account. The enclosed Pricing Schedule is part of this Agreement. Please read this Agreement, including the Pricing Schedule, carefully. Keep them for your records. Contact us if you have any questions. We have included a "Definitions" section for your reference on page 2.

ACCEPTANCE OF AGREEMENT

You accept this Agreement if you do not cancel your Account within 30 days after receiving a Card. You also accept this Agreement if you or an Authorized User use the Account. You may, however, reject the "Arbitration of Disputes" section as explained in that section.

CHANGES TO YOUR AGREEMENT

The rates, fees and terms of this Agreement may change from time to time. We may add or delete any term to this Agreement, if required by law, we will give you advance written notice of the change(s) and a right to reject the change(s). We will not charge any fee or interest charge prohibited by law.

USING YOUR ACCOUNT

Permitted Uses	You may use your Account for Purchases, Balance Transfers and Cash Advances. You may not use it for illegal transactions.	
Authorized Users	You may request additional Cards for Authorized Users to make transactions on your Account. You must notify us if you wish to cancel the authority of an Authorized User to use your Account. You are responsible for all charges made by your Authorized Users.	
Joint Accounts	If your Account is a joint Account - each of you agrees to be liable individually and jointly for the entire amount owed on the Account; and - any notice we mail to an address provided by either of you for the Account will serve as notice to both of you.	
Checks	If we provide you with Checks, we will tell you whether we will treat the Check as a Purchase, Balance Transfer or Cash Advance. You may not use these Checks to pay any amount you owe us.	
Credit Authorizations	We may not authorize a transaction for security or other reasons. We will not be liable to you if we decline to authorize a transaction or if anyone refuses your Card, Check or Account number.	
Credit Lines	We will tell you what your Account credit line is. You must keep your Account balance below your Account credit line. If you do not, we may request immediate payment of the amount by which you exceed it. We may establish a lower credit line for Cash Advances. We may increase	or decrease your Account credit line or your Cash Advance credit line without notice. We may delay increasing your available credit by the amount of any payment that we receive for up to 10 business days.

FEES (See your Pricing Schedule for Additional Fees)

Late Fee	We will not charge a Late Fee the first time you do not make the Minimum Payment Due by the Payment Due Date. After that, if you do not pay the Minimum Payment Due by the Payment Due Date, we will charge you a Late Fee. The fee is \$30, if you were not charged a Late	Fee during any of the prior six billing periods. Otherwise, the fee is \$41. This fee will never exceed the Minimum Payment Due that was due immediately prior to the date on which the fee was assessed.
Returned Payment Fee	If you make a payment that is not honored by your financial institution, we will charge you a Returned Payment Fee even if the payment is honored after we re-submit it. The fee is \$30 if you were not charged a Returned Payment Fee during any of the prior six billing periods.	Otherwise, the fee is \$41. This fee will never exceed the Minimum Payment Due that was due immediately prior to the date on which the payment was returned to us.

ANNUAL PERCENTAGE RATES ("APRs") (See your Pricing Schedule for the APRs that apply to your Account)

Variable APRs	Your Pricing Schedule may include variable APRs. These APRs are determined by adding the number of percentage points that we specify to the Prime Rate. Variable APRs will increase or decrease when the Prime Rate changes. The APR change will take effect	on the first day of the billing period that begins during the same calendar month that the Prime Rate changes. An increase in the APR will increase your interest charges and may increase your Minimum Payment Due. Your APR will never be less than zero.
Penalty APR	None	

MAKING PAYMENTS

Payment Instructions	- You must pay in U.S. dollars. Please do not send cash. Sending cash is not allowed. All checks must be drawn on funds on deposit in the U.S. - You must pay us for all amounts due on your Account. This includes charges made by Authorized Users. - We may refuse to accept a payment in a foreign currency. If we do accept it, we will charge your Account our cost to convert it to U.S. dollars. - We can accept late payments, partial payments or payments marked "payment in full" or with any other restrictive endorsement without losing any of our rights under this Agreement.	
	- We credit your payments in accordance with the terms contained on your billing statement. - If you mail your payment to an address other than the address designated on your billing statement, there may be a delay in processing and crediting the payment to your Account. - If a third party makes a payment on your Account and we return all or a part of such payment, then we may adjust your Account for any amount returned. We reserve the right to defend ourselves against any demand to return funds we have received, and may agree to a compromise of the demanded amount as part of a settlement.	

Minimum Payment Due	You may pay the entire New Balance shown on your billing statement at any time. Each billing period you must pay at least the Minimum Payment Due by the Payment Due Date shown on your billing statement. The Minimum Payment Due will be the greater of: \$20; or - any past due amount plus the greater of: 3% of the New Balance shown on your billing statement (excluding any interest charges and Late Fee shown on your billing statement); or \$15, plus any of the following charges as shown on your billing statement: - fees for any debt protection product that you enrolled in on or after 2/1/2015; interest charges; and - Late Fees (not to exceed 4% of the New Balance). The Minimum Payment Due may also include amounts by which you exceed your Account credit line. It will never exceed the New Balance. When we calculate the Minimum Payment Due, we may subtract from the New Balance certain fees added to your Account during the billing period. The Minimum Payment Due is rounded up to the nearest dollar.	
----------------------------	--	--

MAKING PAYMENTS

How We Apply Payments

We apply payments and credits at our discretion, including in a manner most favorable or convenient for us. In all cases, we will apply payments and credits as required by applicable law. Each billing period, we will generally apply

amounts you pay that exceed the Minimum Payment Due to balances with higher APRs before balances with lower APRs as of the date we credit your payment.

INTEREST CHARGES

How We Calculate Interest Charges—Daily Balance Method (including current transactions)

We calculate interest charges each billing period by first figuring the "daily balance" for each Transaction Category. Transaction Categories include standard Purchases, standard Cash Advances, and different promotional balances, such as Balance Transfers.

How We Figure the Daily Balance for Each Transaction Category

- We start with the beginning balance for each day. The beginning balance for the first day of the billing period is your balance on the last day of your previous billing period.
- We add any interest charges accrued on the previous day's daily balance and any new transactions and fees. We add any new transactions or fees as of the later of the Transaction Date or the first day of the billing period in which the transaction or fee posted to your Account.
- We subtract any new credits and payments.
- We make other adjustments (including those adjustments required in the "Paying Interest" section).

How We Figure Your Total Interest Charges

- We multiply the daily balance for each Transaction Category by its daily periodic rate. We do this for each day in the billing period. This gives us the interest charges for each Transaction Category. To get a daily periodic rate, we divide the APR that applies to the Transaction Category by 365.
- We add up all the daily interest charges. The sum is the total interest charge for the billing period.
- Due to rounding or a minimum interest charge, the interest calculation may vary from the interest charge actually assessed.

How We Include Fees

We add Balance Transfer Fees to the applicable Balance Transfer Transaction Category. We add Cash Advance Fees to the applicable Cash Advance Transaction Category. We add all other fees to the standard Purchase Transaction Category.

Paying Interest

When Interest Charges Begin

We begin to impose interest charges on a transaction, fee or interest charge from the day we add it to the daily balance. We continue to impose interest charges until you pay the total amount you owe us. You can avoid paying interest on Purchases as described below. However, you cannot avoid paying interest on Balance Transfers or Cash Advances.

How to Avoid Paying Interest on Purchases ("Grace Period")

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 Apply Payments May Impact Your Grace Period

If you do not pay your New Balance in full each month, then, depending on the balance to which we apply your payment, you may not get a grace period on new Purchases.

OTHER IMPORTANT INFORMATION

Default

You are in default if:

- you file bankruptcy or another insolvency proceeding is filed by you or against you;
- we have a reasonable belief that you are unable or unwilling to repay your obligations to us;
- you die or are legally declared incompetent or incapacitated;

- you fail to comply with the terms of this Agreement or any Agreement with us or an Affiliate, including failing to make a required payment when due, exceeding your Account credit limit or using your Card or Account for an illegal transaction.

If you are in default, we may declare the entire balance of your Account immediately due and payable without notice.

Collection Costs

If we use an attorney to collect your Account, we may charge you our legal costs as permitted by law. These include reasonable attorneys' fees, court or other collection costs, and fees and costs of any appeal.

Merchant Disputes

If you have a dispute with a merchant, you may request a credit to your Account. If we resolve the dispute in your favor, we will issue a credit to your Account. You assign to us your claim for the credited amount against the merchant and/or any third party. At our request, you agree to provide this assignment in writing.

Automatic Account Information Updates

You may set up automatic billing or store your Account information with an Affiliate, merchant, wallet provider, or other third party ("Permitted Party"). If you do, you authorize us to share your Account information, which may include your rewards account balance, with the Permitted Party, regarding the use of your Account. If your Account information

changes, which may include your billing address, you authorize us to provide this updated information to any such Permitted Party at our discretion. You must contact the Permitted Party directly or remove your credit card information from the Permitted Party website if you wish to stop automatic billing or Account updates.

Our Privacy Policy

We send you our Privacy Policy when you open your Account. Contact us or visit Discover.com if you would like a copy. Please read it carefully. It summarizes:

- the personal information we collect;

- how we safeguard its confidentiality and security;
- when it may be shared with others; and
- how you can limit our sharing of this information.

Credit Reporting Agency Information

You authorize us to get information from credit reporting agencies and other sources for servicing or review of your Account, collection, and any other use permitted by law, including to consider you for other products and services. We may report the status and payment history of your Account to credit reporting agencies and other creditors.

We normally report to credit reporting agencies each month. If you believe that information we reported is inaccurate or incomplete, please write us at Discover, P.O. Box 30939, Salt Lake City, UT 84130-0939. Please include your name, address, home phone number, and Account number.

Our Communications with You

You agree that we, our Affiliates, and agents, including service providers ("Authorized Parties") may contact you, including calls, text message or email, about any current or future accounts or applications, with respect to all products you have with us at any phone number or email (i) you have provided to us, (ii) from which you contacted us, or (iii) which we obtained and believe we can reach you at, even if your phone provider may charge you message and data rates for calls or texts. You agree that the Authorized Parties may record or monitor any calls between you and the Authorized Parties. You agree to notify us if you change or discontinue using any phone number you provide. You agree that the

Authorized Parties may contact you using an automatic dialer or pre-recorded voice message. If you no longer wish to be contacted on your cell phone by an automated dialer or pre-recorded voice message, you must provide us written notice cancelling your consent at this address: Discover Bank, P.O. Box 30937, Salt Lake City, UT 84130-0937. The written notice must include: your name, mailing address, the last four digits of your Account number and the specific cell phone number(s) for which you would like to cancel your consent to be contacted by an automated dialer or pre-recorded voice message.

Unauthorized Use

You must notify us immediately if:

- your Card is lost or stolen; or

- you believe someone is using your Account or a Card without your permission.

Cancellation of Your Account

- You may cancel your Account. You will remain responsible for any amount you owe us under this Agreement.
- Any joint Account holder may cancel a joint Account. However, both of you will remain responsible for paying all amounts owed.

- We may cancel, suspend or not renew your Account at any time without notice.

OTHER IMPORTANT INFORMATION

Purchases and Cash Advances in Foreign Currencies	If you make a Purchase or Cash Advance in a foreign currency, we will convert it to U.S. dollars using a rate we choose. This rate will either be a government-mandated rate, a government-published rate or the interbank exchange rate, depending on the country and currency in which the transaction is made. We use the rate in effect on the conversion date for the transaction. This rate may be different than the rate in effect on the Transaction Date for the transaction.
Governing Law	This Agreement is governed by applicable federal law and by Delaware law. However, in the event you default and we file a lawsuit to recover funds loaned to you, the statute of limitations of the state where the lawsuit is filed will apply, without regard to that state's conflicts of laws principles or its "borrowing statute."
Severability	Except as set forth in the "Arbitration" section, if any part of this Agreement is found to be invalid, the rest of it will still remain in effect.
Enforcing this Agreement	We may delay enforcing or not enforce any of our rights under this Agreement without losing or waiving any of them.
Assignment of Account	We may sell, assign or transfer your Account or any portion of it without notice to you. You may not sell, assign or transfer your Account without first obtaining our prior written consent.

MILITARY BORROWERS

Statement of MAPR	Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependant may not exceed an Annual Percentage Rate of 36 percent. This rate must include, as applicable to the credit transaction or account: (1) the costs associated with credit insurance premiums; (2) fees for ancillary products sold in connection with the credit transaction; (3) any application fee charged (other than certain application fees for specified credit transactions or accounts); and (4) any participation fee charged (other than certain participation fees for a credit card account). If you would like more information about whether this section applies to you, please contact us at 1-844-DFS-4MIL (1-844-337-4645) anytime 24/7. If calling outside the U.S., you can contact us at +1-801-451-3730.
Oral Disclosures	Before agreeing to this Agreement, in order to hear important disclosures and payment information about this Agreement, please call 1-844-DFS-4MIL (1-844-337-4645) anytime 24/7. If calling outside the U.S., you can contact us at +1-801-451-3730.

CONTACT US

Unless we tell you otherwise, you can notify us: by phone at 1-800-347-3085 or by writing to Discover, P.O. Box 30943, Salt Lake City, UT 84130-0943. When writing, please include your name, address, home phone number and Account number. You must contact us within 15 days after changing your email address, mailing address or phone number.

DEFINITIONS

"Account" means your Discover card account.	"Check" means any check we send to you to access your Account.
"Affiliate" means our parent corporations, subsidiaries and affiliates.	"Pricing Schedule" means the document entitled, "Pricing Schedule," which lists APRs that apply to your Account and other important information.
"Authorized User" means any person you authorize to use your Account or a Card, whether you notify us or not.	"Prime Rate" means the highest rate of interest listed as the U.S. Prime rate in the Money Rates section of the online Wall Street Journal (www.wsj.com) on the last business day of the month.
"Balance Transfer" means a balance transferred from another creditor to your Account.	"Purchase" means the use of your Account to purchase or lease goods or services at participating merchants.
"Card" means any one or more Discover cards issued to you or someone else with your authorization.	"We," "us" and "our" refer to Discover Bank, the issuer of your Card.
"Cash Advance" means the use of your Account for:	"You," "your" or "yours" refer to you and any other person(s) who are also contractually liable under this Agreement.
- obtaining cash from participating automated teller machines, financial institutions or other locations; and - online gambling; or to purchase lottery tickets, money orders, casino chips, foreign currency or similar items.	"Transaction Date" means the date shown on your billing statement for a transaction or fee.

ARBITRATION

Agreement to Arbitrate. In the event of a dispute between you and us arising out of or relating to this Account or the relationships resulting from this Account or any other dispute between you or us, including, for example, a dispute based on a federal or state statute or local ordinance ("Claim"), either you or we may choose to resolve the Claim by binding arbitration, as described below. Instead of in court. Any Claim (except for a Claim challenging the validity or enforceability of this arbitration agreement, including the Class Action Waiver) may be resolved by binding arbitration if either party requests it. THIS MEANS IF EITHER YOU OR WE CHOOSE ARBITRATION, NEITHER PARTY WILL HAVE THE RIGHT TO LITIGATE SUCH CLAIM IN COURT OR TO HAVE A JURY TRIAL. ALSO DISCOVERY AND APPEAL RIGHTS ARE LIMITED IN ARBITRATION.

Even if all Parties have opted to litigate a Claim in court, you or we may elect arbitration with respect to any Claim made by a new party or any new Claims later asserted in that lawsuit.

This arbitration agreement does not apply if, on the date you submit your Application or on the date we seek to invoke this arbitration agreement, you are a member of the Armed Forces or a dependent of such a member covered by the federal Military Lending Act. If you would like more information about whether you are covered by the Military Lending Act, please contact us at 1-844-DFS-4MIL (1-844-337-4645) or if you are calling from outside the US at 1-801-451-3730.

CLASS ACTION WAIVER. ARBITRATION MUST BE ON AN INDIVIDUAL BASIS. THIS MEANS NEITHER YOU NOR WE MAY JOIN OR CONSOLIDATE CLAIMS IN ARBITRATION BY OR AGAINST

OTHER CARDMEMBERS, OR LITIGATE IN COURT OR ARBITRATE ANY CLAIMS AS A REPRESENTATIVE OR MEMBER OF A CLASS OR IN A PRIVATE ATTORNEY GENERAL CAPACITY.

The arbitrator may award injunctive relief only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual Claim. The arbitrator may not award class, representative, or public injunctive relief. If a court decides that applicable law precludes enforcement of any of this paragraph's limitations as to a particular Claim for relief, then after all appeals from that decision have been exhausted, that Claim (and only that Claim) must be severed from the arbitration and may be brought in court. Only a court, and not an arbitrator, shall determine the validity, scope, and effect of the Class Action Waiver.

Your and Our Right To Go To Small Claims Court. You and we will not choose to arbitrate any individual Claim you or we bring in small claims court (or an equivalent court). This means you or we may bring an action in small claims court (or an equivalent court) without being subject to arbitration. However, if a Claim is transferred, removed, or appealed from small claims court to a different court, or if any Claim brought in small claims court exceeds the small claims court limit, you or we may then choose to arbitrate.

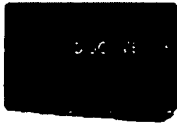
Governing Law and Rules. This arbitration agreement is governed by the Federal Arbitration Act ("FAA"). Arbitration must proceed only with the American Arbitration Association ("AAA"). The rules for the arbitration will be those in this arbitration agreement and the procedures of the AAA, but the rules in this arbitration

agreement will be followed if there is disagreement between the agreement and the AAA's procedures. If the AAA's procedures change after the Claim is filed, the procedures in effect when the Claim was filed will apply.

For a copy of the AAA's procedures, to file a Claim or for other information, please contact the AAA at 101 Laurel Oak Rd., Voorhees, NJ 08043, www.adr.org.

If the AAA is completely unavailable, and if you and we cannot agree on a substitute, then either you or we may request that a court with jurisdiction appoint a substitute.

Fees and Costs. If you wish to begin arbitration against us but you cannot afford to pay your share of the AAA's or arbitrator's costs and cannot obtain a waiver of costs from the AAA, we will advance those costs if you ask us in writing and are acting in good faith. Any request like this should be sent to Discover, P.O. Box 30421, Salt Lake City, UT 84130-0421. If you lose the arbitration, the arbitrator will decide whether you must reimburse us for money we advanced for you for the arbitration. If you win the arbitration, we will not ask for reimbursement of money we advanced. Additionally, if you win the arbitration, the arbitrator may decide that you are entitled to be reimbursed your reasonable attorneys' fees and costs (if actually paid by you). The arbitrator may also allocate compensation, expenses, and administrative fees (which include filing and hearing fees) to any party upon the arbitrator's determination that the party's claim or counterclaim was filed for purposes of harassment or is patently frivolous.



DISCOVER IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

ELITE

Account Summary

08/10/2023 - 09/09/2023

Previous Balance	\$2,905.16
Payments and Credits	+\$0.00
Purchases	+\$0.00
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$41.00
Interest Charged	+\$70.49
New Balance:	\$3,016.65

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

Credit Line	\$2,300
Credit Line Available	\$0
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$0

FICO® Score 8 based on TransUnion® data:

AS OF 09/03/23
Updated Monthly

See Key Factors that help explain your score at Discover.com or visit our mobile app

Payment Information

New Balance	Minimum Payment*	Payment Due Date
\$3,016.65	\$802.85	10/04/2023

* Includes past due amount of \$681.85

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.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
---	--	---

Only the minimum payment	14 years	\$7,391
--------------------------	----------	---------

If you would like information about credit counseling services, call us at 1-800-347-1111.

Payment Coupon

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



CHRISTOPHER LAWTON
4 SHAIRPIN LN
GREENVILLE SC 29607-6412



Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance	\$3,016.65
Minimum Payment Due	\$802.85
Payment Due Date	10/04/2023

Amount Enclosed \$

For a faster, easier way to pay...

Discover.com 1-800-347-2683
See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

000001986451933232580030166500000000080285

EXHIBIT B

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/billingenrollment>. 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 5 PM local time on any day will be credited to your Account as of that day. Payments received at our processing facility after 5 PM 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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27-0420

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](https://discover.com).

Street Address

Home Phone

Work Phone

City

Email

State, Zip



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

DISCOVER IT[®] CHROME CARD ENDING IN 5306
OPEN TO CLOSE DATE: 08/10/2023 - 09/09/2023

Page 1 of 2
ELECTRONIC
Aug 28 5:42 AM - GREENVILLE - COMMON PLEAS - CASE#2024CP230521

Transactions

NO ACTIVITY FOR THIS BILLING PERIOD

Fees and Interest Charged

FEES FOR THIS PERIOD	AMOUNT
LATE FEE	\$41.00
TOTAL FEES FOR THIS PERIOD	\$41.00
INTEREST CHARGED FOR THIS PERIOD	AMOUNT
INTEREST CHARGE ON PURCHASES	\$70.49
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$70.49
2023 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2023	\$235.00
TOTAL INTEREST CHARGED IN 2023	\$537.02

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	28.24% V	N/A	\$2,939.13	\$70.49
Cash Advances	29.99% 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 IT® CHROME CARD ENDING IN 5504
CHRISTOPHER LAWTON

Page 4 of 4
OPEN TO CLOSE DATE: 08/10/2023 - 09/09/2023

ELECTRONICALLY FILED - 2024 Aug 28 5:42 AM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Department of Defense Manpower Data Center

Results as of : Jul-29-2024 01:33:53 PM

SCRA § 21



Status Report
Pursuant to Servicemembers Civil Relief Act

SSN: XXX-XX-
Birth Date:
Last Name: LAWTON
First Name: CHRISTOPHER
Middle Name:
Status As Of: Jul-29-2024
Certificate ID: 4M668JJX7FH79BW

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individual's active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, Space Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Sam Yousefzadeh

Sam Yousefzadeh, Director
Department of Defense - Manpower Data Center
4800 Mark Center Drive, Suite 04E25
Alexandria, VA 22350

ELECTRONICALLY FILED - 2024 Aug 28 5:42 AM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 3901 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service. Service contact information can be found on the SCRA website's FAQ page (Q35) via this URL: <https://scra.dmdc.osd.mil/scra/#/faq>. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 3921(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.

SOUTH CAROLINA

GREENVILLE COUNTY

DISCOVER BANK
Plaintiff

VS.

AFFIDAVIT

CHRISTOPHER LAWTON
Defendant

The undersigned, being duly sworn, deposes and says as follows:

1. I am employed with Smith Debnam Narron Drake Saintsing & Myers, L.L.P., the attorneys for the Plaintiff in this action.
2. I made an inquiry to the Department of Defense Manpower Data Center to determine whether the Defendant is in the military service of the United States of America. I received a report indicating that the Defendant is not actively engaged in the military service at this time.
3. That the above statements are true to the best of my knowledge and belief.

This the 27th day of July, 2024.

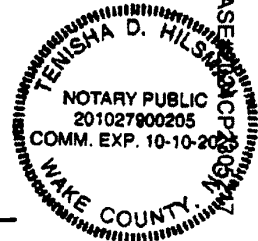
Jake Marciano
Affiant

Affirmed before me this day by Jake Marciano.

Date: 2019 29, 2024.

Notary Public

My Commission Expires: _____



****This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.****

IN THE COURT OF COMMON PLEAS, GREENVILLE COUNTY
CASE NO.: 2024CP2305217

Plaintiff: Discover Bank
Defendant: Christopher S. Lawton

ANSWER AND AFFIRMATIVE DEFENSES

COMES NOW the Defendant, Christopher S. Lawton, appearing Propria Persona, and submits this Answer and Affirmative Defenses to the Complaint filed by Plaintiff, Discover Bank. The Defendant states as follows:

1. General Denial

The Defendant denies each and every allegation in the Plaintiff's Complaint, including the existence of the alleged debt, and demands strict proof thereof. The Defendant reserves the right to challenge the sufficiency of the Plaintiff's evidence at trial.

2. Affirmative Defenses

A. Violation of the Non-Delegation Doctrine

Why it has merit: The U.S. Supreme Court has long held that Congress cannot delegate its legislative powers to private entities or administrative agencies without clear guidelines. The Federal Reserve, while operating under congressional authorization, is often viewed as a quasi-private entity with significant control over monetary policy. A challenge based on the non-delegation doctrine could argue that Congress has unlawfully delegated too much authority to the Federal Reserve, particularly concerning the creation and regulation of money.

Precedent: Although *J.W. Hampton, Jr., & Co. v. United States* (1928) upheld Congress's ability to delegate power with clear guidelines, recent decisions like *Gundy v. United States* (2019) suggest that the non-delegation doctrine may be revisited and narrowed. This argument raises legitimate constitutional questions about the boundaries of delegated power, especially regarding a private or quasi-private institution like the Federal Reserve.

B. Violation of Due Process – Unjust Enrichment

Why it has merit: The notion that the Federal Reserve and fractional reserve banking facilitate the creation of money "out of thin air" could be viewed as leading to unjust enrichment. While proving this argument is challenging, the Supreme Court acknowledged in *Louisville Joint Stock Land Bank v. Radford* (1935) that financial regulations must comply with due process protections. If a borrower can demonstrate that the system caused them financial harm or an unfair burden, this argument could hold validity under the Fifth Amendment's Due Process Clause.

Precedent: *Louisville Joint Stock Land Bank* emphasizes that laws affecting financial rights and obligations must not result in unfair enrichment or undue harm. Given the complexity and opacity of the Federal Reserve system and modern banking practices, a due process argument could expose perceived injustices within the system.

C. Takings Clause Violation

Why it has merit: The assertion that inflation caused by the creation of fiat money diminishes the

24 OCT 16 AM 9:55
CLERK OF COURT
CLERK OF COURT

purchasing power of savings or assets could be framed as a "taking" of private property without just compensation. The Fifth Amendment's Takings Clause prohibits the government from taking private property for public use without fair compensation, and there exists a plausible argument that the government's control over the money supply (via the Federal Reserve) may indirectly harm individuals economically by reducing the value of their assets.

Precedent: Although courts have generally not applied the Takings Clause to inflation, the principle is well-established. If inflation resulting from monetary policy can be shown to erode the value of personal property (savings, assets, etc.), it could be characterized as a regulatory taking, similar to challenges posed in *Penn Central Transportation Co. v. New York City* (1978). This argument may gain traction if the economic impact can be adequately demonstrated.

3. Additional Affirmative Defenses

A. Lack of Consideration

The Plaintiff has failed to provide valid consideration for the alleged debt. Under *Hamer v. Sidway*, 124 U.S. 538 (1891), lawful consideration is necessary for the enforcement of a contract. The issuance of credit based on fiat currency, which lacks intrinsic value, does not meet the criteria for lawful consideration, thus rendering the contract void and unenforceable.

B. Lack of Standing

The Plaintiff lacks standing to initiate this action as it has not proven that it holds a valid, enforceable claim for the alleged debt. *Lujan v. Defenders of Wildlife*, 504 U.S. 555 (1992), requires the Plaintiff to demonstrate actual injury directly traceable to the Defendant's conduct. The Plaintiff has failed to establish ownership of the debt or provide documentation proving the right to collect it.

C. Lack of Constitutional Legitimate Money

The alleged debt arose from money that is not constitutionally legitimate, making the agreement unenforceable. The *Legal Tender Cases*, 79 U.S. (12 Wall.) 457 (1870), established that money must have a constitutional basis. Article I, Section 10 of the U.S. Constitution dictates that no state shall make anything but gold or silver coin a tender in payment of debts. Since the Plaintiff's claim is predicated on fiat currency, which lacks constitutional recognition as legitimate money, the loan agreement is fraudulent and unenforceable.

D. Violation of Due Process

The Plaintiff's actions violate the Defendant's due process rights under the Fourteenth Amendment. Furthermore, the Plaintiff's claim is constitutionally invalid because the Fourteenth Amendment was not properly ratified. In *United States v. Classic*, 313 U.S. 299 (1941), the Supreme Court ruled that constitutional amendments must be properly ratified to be enforceable. Since due process was not adhered to in the ratification of the Fourteenth Amendment, the Plaintiff's claim violates the Defendant's due process rights and lacks constitutional legitimacy. Moreover, the Plaintiff's failure to provide adequate notice and a meaningful opportunity to dispute the alleged debt before filing this lawsuit constitutes an additional violation of procedural due process. *Mullane v. Central Hanover Bank & Trust Co.*, 339 U.S. 306 (1950), mandates that due process must be fulfilled through proper notice and an opportunity to be heard.

E. Unconscionable Contract

The credit card agreement provided by the Plaintiff constitutes a contract of adhesion, which courts have found unenforceable due to unfair and one-sided terms. *AT&T Mobility LLC v. Concepcion*, 563 U.S. 333 (2011), recognized the potential for unconscionability in contracts that disproportionately favor one party, especially in consumer agreements.

F. Violation of Consumer Protection Laws

The Plaintiff has violated federal consumer protection laws, including the Truth in Lending Act (TILA), 15 U.S.C. §§ 1601 et seq., by failing to provide accurate disclosures regarding the terms of credit. In *Jerman v. Carlisle, McNellie, Rini, Kramer & Ulrich LPA*, 559 U.S. 573 (2010), the Court ruled that statutory requirements under consumer protection laws must be strictly adhered to in order to safeguard consumers from deceptive practices.

G. Fraudulent Inducement

The Plaintiff fraudulently induced the Defendant into entering the credit card agreement by misrepresenting the nature of the currency used. The loan agreement was based on fiat currency, which lacks constitutional backing and therefore violates the principles established in the *Legal Tender Cases*. Thus, the contract is invalid.

4. Request for Jury Trial

Pursuant to the Seventh Amendment of the United States Constitution, which guarantees the right to a jury trial in civil cases where the amount in controversy exceeds twenty dollars, the Defendant demands a jury trial for all triable issues. *Baltimore & Carolina Line, Inc. v. Redman*, 295 U.S. 654 (1935), affirms the right to a jury trial in civil actions at law.

5. Motion to Dismiss

The Defendant moves this honorable Court to dismiss the Plaintiff's Complaint on the following grounds:

- **Failure to State a Claim:** The Plaintiff has not established a prima facie case for recovery of the alleged debt, as required under *Ashcroft v. Iqbal*, 556 U.S. 662 (2009), and *Bell Atlantic Corp. v. Twombly*, 550 U.S. 544 (2007).
- **Lack of Consideration:** The contract is unenforceable due to a failure of lawful consideration, in violation of contract law principles established in *Hamer v. Sidway*, 124 U.S. 538 (1891).
- **Standing:** The Plaintiff lacks standing as mandated by *Lujan v. Defenders of Wildlife*, 504 U.S. 555 (1992).
- **Violation of Due Process:** The Plaintiff's failure to provide proper notice and a meaningful opportunity to be heard, as guaranteed under *Mullane v. Central Hanover Bank & Trust Co.*, 339 U.S. 306 (1950), and the invalid ratification of the Fourteenth Amendment under *United States v. Classic*, 313 U.S. 299 (1941), justifies dismissal.

6. Prayer for Relief

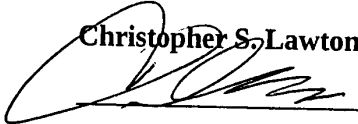
WHEREFORE, the Defendant respectfully requests that this Court grant the following relief:

1. Dismissal of the Plaintiff's Complaint in its entirety.
2. An order prohibiting the Plaintiff from reporting any adverse information regarding the alleged debt to credit reporting agencies under the Fair Credit Reporting Act (FCRA), 15 U.S.C. §§ 1681 et seq.
3. An order removing any derogatory credit entries made by the Plaintiff related to this alleged debt.
4. Any other relief that this Court deems just and proper.

Dated: Oct 18, 2024

Respectfully submitted,

Christopher S. Lawton



10/18/24

In Propria Persona

4 Shairpin Lane, Greenville, SC 29607

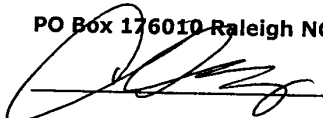
864-325-6400

CERTIFICATE OF SERVICE

I hereby certify that on Oct 18, 2024, a true and correct copy of the foregoing was served on all parties via certified mail including:

Jerry T Myers

PO Box 176010 Raleigh NC 276196010



10/18/24

Christopher S. Lawton

IN THE COURT OF COMMON PLEAS OF THE STATE OF SOUTH CAROLINA FOR GREENVILLE COUNTY

Discover Bank

Plaintiff/Petitioner

vs.

Christopher Lawton

Defendant/Respondent

DOCKET NO: 2024cp2305217

FILING DATE:

AFFIDAVIT OF SERVICE OF:

Summons; Complaint

The undersigned, being first duly sworn, on oath deposes and says: That s(he) is now and at all times herein mentioned was a citizen of the United States, over the age of eighteen, not an officer of a plaintiff corporation, not a party to nor interested in the above entitled action, has the authority to serve pleadings in the State named below, and is competent to be a witness therein.

On the 29th day of September, 2024, at 10:21 AM, at the address of 4 Shairpin Ln, Greenville, Greenville County, SC 29607; this affiant served the above described documents upon Christopher Lawton by then and there personally delivering 1 true and correct copy(ies) thereof, by then presenting to and leaving the same with Christopher Lawton, I delivered the documents to Christopher Lawton with identity confirmed by subject stating their name. The individual accepted service with direct delivery. The individual appeared to be a gray-haired white male contact over 65 years of age, 5'10"-6'0" tall and weighing 180-200 lbs with glasses, a beard and a mustache..

Date:

10-3-2024
PKS

Paul Kontowsky

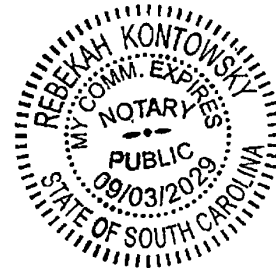
SUBSCRIBED AND SWORN to before me this 3 day of October 2024

R Kontowsky

NOTARY PUBLIC in and for the State of South Carolina

My commission expires

09/03/29



REF: S2305980

FOR: Smith Debnam, Narron Drake Et Al

PAGE 1 OF 1

ORIGINAL AFFIDAVIT OF SERVICE



Tracking #: 0144381253



STATE OF SOUTH CAROLINA)

COUNTY OF GREENVILLE)

DISCOVER BANK)
Plaintiff)

vs.)

CHRISTOPHER LAWTON)
Defendant)
_____)IN THE COURT OF COMMON PLEAS
THIRTEENTH JUDICIAL CIRCUIT
CIVIL ACTION NO. 2024-CP-23-05217**MEMORANDUM IN SUPPORT OF
PLAINTIFF'S MOTION FOR
SUMMARY JUDGMENT****FACTS**

The Defendant entered into a credit agreement with the Plaintiff creating a revolving line of credit on an open account on which the Defendant could make purchases at certain retail establishments. Under the terms of this agreement, the Defendant agreed to pay any purchases charged to said account. Plaintiff further alleges that the account of the Defendant had certain purchases charged to it, and that the Defendant failed to make payments on the account pursuant to the terms of the credit agreement. The Plaintiff has made demand upon the Defendant for the sums due and after such demand these sums still remain outstanding. The Plaintiff seeks to recover those due expenditures which were charged to the Defendant's account.

On August 28, 2024, the Plaintiff filed a collection action against the Defendant for breach of contract. A copy of the Complaint is attached hereto as **Exhibit 1**. The Defendant was subsequently served with a copy of the Complaint and served the Plaintiff with an Answer on October 18, 2024. A copy of the Answer is attached hereto as **Exhibit 2**. In the Answer, the Defendant asserts a general denial as to the Plaintiff's cause of action.

DISCUSSION

In order to recover under a breach of contract cause of action, the Plaintiff must establish three essential elements by the greater weight of the evidence: contract formation; breach; and damages. See Tom J. Ervin, Ervin's South Carolina Request to Charge - Civil Section 22-13, at 181 (1994) and 17A Am.Jur. 2d Contracts Section 716.

Summary Judgment is appropriate when "there are no genuine issues as to any material fact and the moving party is entitled to judgment as a matter of law." Rule 56 (c), South Carolina Rules of Civil Procedure. Spencer vs. Miller, 259 S.C. 453, 192 S.E.2d 863 (1972).

Pursuant to the ongoing litigation, counsel for Plaintiff served the Defendant with discovery requests on or about November 5, 2024. The Plaintiff's discovery requests include Plaintiff's Interrogatories and Plaintiff's Requests for Production. A copy of Plaintiff's discovery requests is attached hereto as **Exhibit 3**. The Defendant failed to respond to Plaintiff's discovery requests.

It is settled law that a party cannot rely on mere allegations in pleadings to overcome summary judgment and must produce documentary evidence or proof in addition to a general denial in a pleading. Peterson vs. West American Ins. Co., 336 S.C. 89, 518 S.E. 2d 608 (Ct. App. 1999). The Defendant has failed to provide any evidence whatsoever by way of witnesses, production of documents, or any facts sufficient to notify the Plaintiff of the Defendant's defense to this action and, as such, cannot rely on the Defendant's Answer to overcome summary judgment.

As to the issue of damages, the Plaintiff would direct the Court's attention to the Verification of Account submitted with the Complaint outlining damages sought. The Verification of Account clearly establishes that an account was established between the parties on which the Defendant was in default and properly indicates the damages requested by the Plaintiff. The Defendant has failed to properly rebut the sworn affidavit of the Plaintiff as to the amount due and owing on this account by failing to provide the Court with a sworn affidavit denying the amount that the Plaintiff is seeking in its breach of contract action. The Defendant cannot merely deny the amount owed to the Plaintiff without providing documentary evidence and a sworn affidavit indicating same. Case law is well-settled in this area and "requires a party opposing summary judgment to come forward with affidavits or other supporting documents demonstrating the existence of a genuine issue for trial". Doe ex rel. Doe v. Batson 345 S.C. 316, 321, 548 S.E.2d 854, 857 (2001). Arguments of counsel during a summary judgment hearing "ordinarily may not be considered by the court in determining whether a genuine issue of material fact exists." Higgins vs. MUSC, 326 S.C. 592, 599 (Ct. App. 1997).

As further evidence of the Defendant's liability on the account and indebtedness to the Plaintiff, the Plaintiff attaches an Affidavit in Support of Motion for Summary Judgment as **Exhibit 4**.

CONCLUSION

The Defendant has failed to provide the Plaintiff any evidence or documentation whatsoever to overcome summary judgment or to substantiate their general denial of the Plaintiff's cause of action. The Plaintiff has proven all of the necessary elements of its breach of contract action, and there are no genuine issues of material fact. Therefore, the Plaintiff is entitled to summary judgment as a matter of law.

s/Jerry T. Myers,	S.C. Bar No 77614
~~s/Melissa Tulis Smith,~~	~~S.C. Bar No 104464~~
s/Rachel E. Rogers,	S.C. Bar No. 106048
Attorneys for the Plaintiff	
PO Box 176010	
Raleigh, NC 27619-6010	
(919) 250-2000	

Dated: 12/13, 2024
 Raleigh, North Carolina
 JWH/S2305980/PMEM1EFL

****This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.****

EXHIBIT "1"

JWH/S2305980/WSCSUIT1

STATE OF SOUTH CAROLINA

IN THE COURT OF COMMON PLEAS

GREENVILLE COUNTY

CIVIL ACTION NO. _____ - CP - _____ - _____

DISCOVER BANK
Plaintiff

vs.

S U M M O N S

CHRISTOPHER LAWTON
Defendant

TO: Christopher Lawton
4 Shairpin Ln
Greenville SC 29607-6412

YOU ARE HEREBY SUMMONED and required to answer the Complaint in this action, a copy of which is herewith served upon you, and to serve a copy of your answer to said Complaint on the subscriber at PO Box 176010, Raleigh, NC 27619-6010, within thirty (30) days after service hereof, exclusive of the day of service, AND IF YOU FAIL to answer the Complaint within the time aforesaid, the Plaintiff in this action will apply for judgment by default to the Court for the relief demanded in the Complaint.

This 31 day of July, 2024

s/Jerry T. Myers, S.C. Bar No 77614
s/Melissa Tulis Smith, S.C. Bar No 104464
s/Rachel E. Rogers, S.C. Bar No. 106048
Attorneys for the Plaintiff
PO Box 176010
Raleigh, NC 27619-6010
(919) 250-2000

11/28/2024 10:00 AM WSCSUIT1 JWH/S2305980/WSCSUIT1

SOUTH CAROLINA

IN THE COURT OF COMMON PLEAS

GREENVILLE COUNTY

THIRTEENTH JUDICIAL CIRCUIT

CIVIL ACTION NO. ---

DISCOVER BANK

Plaintiff

vs.

CHRISTOPHER LAWTON

Defendant

COMPLAINT

Plaintiff, complaining of Defendant, alleges and says as follows:

- 1.Plaintiff is a state chartered financial institution transacting business in interstate commerce.
- 2.Defendant resides in Greenville County and is neither an infant nor incompetent.
- 3.Plaintiff provided credit to Defendant pursuant to the agreement and Defendant defaulted on the agreement by failing to remit the required payments as they come due. After giving credit for all payments received or credits applied, if any, Defendant owes Plaintiff \$3,016.65, according to the Affidavit of Account annexed hereto as Exhibit "1" and incorporated herein by reference.
- 4.That the business transaction described herein may be a consumer credit transaction as contemplated by the South Carolina Consumer Protection Code. Defendant is in default under the terms of the contract and Plaintiff, after assessing all due charges to Defendant account, is entitled to the amount as referenced herein. On information and belief, the Notice of Consumer's Right to Cure, as contemplated under S.C. Code of Laws Ann. Sections 37-5-110 and 37-5-111, was sent to Defendant.

WHEREFORE, Plaintiff demands judgment against Defendant in the amount of \$3,016.65 with interest thereon at the statutory post judgment rate from the date of judgment until paid in full and court costs.

s/Jerry T. Myers, S.C. Bar No 77614
s/Melissa Tulis Smith, S.C. Bar No 104464
s/Rachel E. Rogers, S.C. Bar No. 106048
Attorneys for the Plaintiff
PO Box 176010
Raleigh, NC 27619-6010
(919) 250-2000

Dated: 7/31, 2024

****This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.****

ELECTRONICALLY FILED - 2024 Aug 28 3:42 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

ACCOUNT NUMBER: XXXXXXXXXXXXX5504
BALANCE: \$3,016.65
CARDMEMBER (S): CHRISTOPHER LAWTON

STATE OF OHIO
COUNTY OF FRANKLIN

Joella Reid, personally appeared before me, on this day and after being duly sworn, according to law, and upon my oath and states as follows:

I am a Litigation Support Coordinator for DISCOVER BANK, an FDIC insured Delaware state bank. DISCOVER BANK, as well as its wholly-owned servicing subsidiary DISCOVER PRODUCTS INC., is responsible for, among other things, interacting with Discover Card account holders to accept payments and perform other servicing activities on Discover Card accounts.

This affidavit is made on the basis of my personal knowledge, as well as my review of documents held both by DISCOVER BANK and DISCOVER PRODUCTS INC., and is submitted in support of the Plaintiff's suit on account against the Cardmember(s).

In my capacity as Litigation Support Coordinator, I have knowledge regarding, and access to, records regarding the Discover Card account of the above referenced Cardmember(s). These records are maintained in the ordinary course of business, and the records are updated with information on events (such as charges and payments on the account) by individuals with personal knowledge of those events or by automated processes that track such events at or near the time that the events occur. The same systems that record this information also generate periodic statements that are sent to Discover Cardmember(s), and store copies of these periodic statements. In addition, these same record-keeping systems contain information about which version of DISCOVER BANK's terms and conditions has been communicated to an account holder and accepted by an account holder. I have personally inspected the records pertaining to the account of the Cardmember(s), including the last periodic statement sent to the Cardmember(s), to ascertain the applicable terms and conditions, the balance due on said account and whether the Cardmember(s) have made payments on that balance.

According to the records maintained by DISCOVER BANK and DISCOVER PRODUCTS INC., during the period of time that account statements were generated, such statements were either provided to the Cardmember(s) electronically or mailed to the Cardmember(s) at the address maintained on file during that time period. According to the records the last known address associated with the Cardmember(s) is/are:

4 SHAIRPIN LN
GREENVILLE, SC 29607-6412

The account is in default because the Cardmember(s) have not paid the amounts due and owing to DISCOVER BANK on the account.

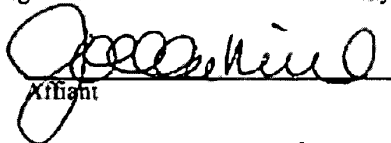
The business records maintained by DISCOVER BANK and DISCOVER PRODUCTS INC. and described above show that the Cardmember(s)' account with DISCOVER BANK is governed by terms and conditions referred to as "terms level 29L." A true and correct copy of these terms and conditions have been provided to DISCOVER BANK's counsel in this case and is attached hereto as Exhibit A.

Exhibit B is a true and accurate copy of the last periodic statement sent by DISCOVER PRODUCTS INC. to the Cardmember(s), retrieved from the record-keeping system described above, and shows the amount that is

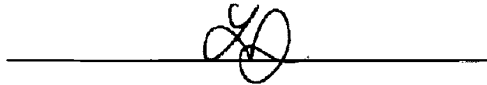
now due and owing Discover Bank on the account.

DISCOVER BANK has access to a system of records maintained by the United States Department of Defense, which allows DISCOVER BANK to ascertain whether a particular person is engaged in active duty in any branch of the U.S. military. It is the regular practice of DISCOVER BANK to query this system with respect to any account holder prior to initiating a collection action against that account holder. DISCOVER BANK maintains records in the normal course of its business that indicate the results of that query. Based on my review of the account records applicable to Cardmember(s), to the best of my knowledge and belief the above referenced Cardmember(s) is not engaged in any of the military services of the United States.

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge.


Affiant

SUBSCRIBED TO AND SWORN TO before me this 13 day of June, 2024.





Lauren Jones
Notary Public, State of Ohio
My Commission Expires:
September 25, 2028



CARDMEMBER AGREEMENT

Thank you for choosing Discover® card. This Agreement explains the current terms and conditions of your Account. The enclosed Pricing Schedule is part of this Agreement. Please read this Agreement, including the Pricing Schedule, carefully. Keep them for your records. Contact us if you have any questions. We have included a "Definitions" section for your reference on pages 2-3.

ACCEPTANCE OF AGREEMENT

You accept this Agreement if you do not cancel your Account within 30 days after receiving a Card. You also accept this Agreement if you or an Authorized User use the Account. You may, however, reject the "Arbitration of Disputes" section as explained in that section.

CHANGES TO YOUR AGREEMENT

The rates, fees and terms of this Agreement may change from time to time. We may add or delete any term to this Agreement. If required by law, we will give you advance written notice of the change(s) and a right to reject the change(s). We will not charge any fee or interest charge prohibited by law.

USING YOUR ACCOUNT

Permitted Uses	You may use your Account for Purchases, Balance Transfers and Cash Advances. You may not use it for illegal transactions.	
Authorized Users	You may request additional Cards for Authorized Users to make transactions on your Account. You must notify us if you wish to cancel the authority of an Authorized User to use your Account. You are responsible for all charges made by your Authorized Users.	
Joint Accounts	If your Account is a joint Account - each of you agrees to be liable individually and jointly for the entire amount owed on the Account; and - any notice we mail to an address provided by either of you for the Account will serve as notice to both of you.	
Checks	If we provide you with Checks, we will tell you whether we will treat the Check as a Purchase, Balance Transfer or Cash Advance. You may not use these Checks to pay any amount you owe us.	
Credit Authorizations	We may not authorize a transaction for security or other reasons. We will not be liable to you if we decline to authorize a transaction or if anyone refuses your Card, Check or Account number.	
Credit Lines	We will tell you what your Account credit line is. You must keep your Account balance below your Account credit line. If you do not, we may request immediate payment of the amount by which you exceed it. We may establish a lower credit line for Cash Advances. We may increase	or decrease your Account credit line or your Cash Advance credit line without notice. We may delay increasing your available credit by the amount of any payment that we receive for up to 10 business days.

FEES (See your Pricing Schedule for Additional Fees)

Late Fee	We will not charge a Late Fee the first time you do not make the Minimum Payment Due by the Payment Due Date. After that, if you do not pay the Minimum Payment Due by the Payment Due Date, we will charge you a Late Fee. The fee is \$30, if you were not charged a Late	Fee during any of the prior six billing periods. Otherwise, the fee is \$41. This fee will never exceed the Minimum Payment Due that was due immediately prior to the date on which the fee was assessed.
Returned Payment Fee	If you make a payment that is not honored by your financial institution, we will charge you a Returned Payment Fee even if the payment is honored after we re-submit it. The fee is \$30 if you were not charged a Returned Payment Fee during any of the prior six billing periods.	Otherwise, the fee is \$41. This fee will never exceed the Minimum Payment Due that was due immediately prior to the date on which the payment was returned to us.

ANNUAL PERCENTAGE RATES ("APRs") (See your Pricing Schedule for the APRs that apply to your Account)

Variable APRs	Your Pricing Schedule may include variable APRs. These APRs are determined by adding the number of percentage points that we specify to the Prime Rate. Variable APRs will increase or decrease when the Prime Rate changes. The APR change will take effect	on the first day of the billing period that begins during the same calendar month that the Prime Rate changes. An increase in the APR will increase your interest charges and may increase your Minimum Payment Due. Your APR will never be less than zero.
Penalty APR	None	

MAKING PAYMENTS

Payment Instructions	- You must pay in U.S. dollars. Please do not send cash. Sending cash is not allowed. All checks must be drawn on funds on deposit in the U.S. - You must pay us for all amounts due on your Account. This includes charges made by Authorized Users. - We may refuse to accept a payment in a foreign currency. If we do accept it, we will charge your Account our cost to convert it to U.S. dollars. - We can accept late payments, partial payments or payments marked "payment in full" or with any other restrictive endorsement without losing any of our rights under this Agreement.	- We credit your payments in accordance with the terms contained on your billing statement. - If you mail your payment to an address other than the address designated on your billing statement, there may be a delay in processing and crediting the payment to your Account. - If a third party makes a payment on your Account and we return all or a part of such payment, then we may adjust your Account for any amount returned. We reserve the right to defend ourselves against any demand to return funds we have received, and may agree to a compromise of the demanded amount as part of a settlement.
Minimum Payment Due	You may pay the entire New Balance shown on your billing statement at any time. Each billing period you must pay at least the Minimum Payment Due by the Payment Due Date shown on your billing statement. The Minimum Payment Due will be the greater of: \$20; or - any past due amount plus the greater of: 3% of the New Balance shown on your billing statement (excluding any Interest Charges and Late Fee shown on your billing statement); or \$15, plus any of the following charges as shown on your billing statement:	fees for any debt protection product that you enrolled in on or after 2/1/2015; Interest Charges; and Late Fees (not to exceed 4x of the New Balance). The Minimum Payment Due may also include amounts by which you exceed your Account credit line. It will never exceed the New Balance. When we calculate the Minimum Payment Due, we may subtract from the New Balance certain fees added to your Account during the billing period. The Minimum Payment Due is rounded up to the nearest dollar.

MAKING PAYMENTS

How We Apply Payments

We apply payments and credits at our discretion, including in a manner most favorable or convenient for us. In all cases, we will apply payments and credits as required by applicable law. Each billing period, we will generally apply

amounts you pay that exceed the Minimum Payment Due to balances with higher APRs before balances with lower APRs as of the date we credit your payment.

INTEREST CHARGES

How We Calculate Interest Charges—Daily Balance Method (including current transactions)

We calculate interest charges each billing period by first figuring the "daily balance" for each Transaction Category. Transaction Categories include standard Purchases, standard Cash Advances and different promotional balances, such as Balance Transfers.

How We Figure the Daily Balance for Each Transaction Category

- We start with the beginning balance for each day. The beginning balance for the first day of the billing period is your balance on the last day of your previous billing period.
- We add any interest charges accrued on the previous day's daily balance and any new transactions and fees. We add any new transactions or fees as of the later of the Transaction Date or the first day of the billing period in which the transaction or fee posted to your Account.
- We subtract any new credits and payments.
- We make other adjustments (including those adjustments required in the "Paying Interest" section).

How We Figure Your Total Interest Charges

- We multiply the daily balance for each Transaction Category by its daily periodic rate. We do this for each day in the billing period. This gives us the interest charges for each Transaction Category. To get a daily periodic rate, we divide the APR that applies to the Transaction Category by 365.
- We add up all the daily interest charges. The sum is the total interest charge for the billing period.
- Due to rounding or a minimum interest charge, the interest calculation may vary from the interest charge actually assessed.

How We Include Fees

We add Balance Transfer Fees to the applicable Balance Transfer Transaction Category. We add Cash Advance Fees to the applicable Cash Advance Transaction Category. We add all other fees to the standard Purchase Transaction Category.

Paying Interest

When Interest Charges Begin

We begin to impose interest charges on a transaction, fee or interest charge from the day we add it to the daily balance. We continue to impose interest charges until you pay the total amount you owe us. You can avoid paying interest on Purchases as described below. However, you cannot avoid paying interest on Balance Transfers or Cash Advances.

How to Avoid Paying Interest on Purchases ("Grace Period")

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 Apply Payments May Impact Your Grace Period

If you do not pay your New Balance in full each month, then, depending on the balance to which we apply your payment, you may not get a grace period on new Purchases.

OTHER IMPORTANT INFORMATION

Default

- You are in default if:
- you file bankruptcy or another insolvency proceeding is filed by you or against you;
 - we have a reasonable belief that you are unable or unwilling to repay your obligations to us;
 - you die or are legally declared incompetent or incapacitated;

- you fail to comply with the terms of this Agreement or any Agreement with us or an Affiliate, including failing to make a required payment when due, exceeding your Account credit limit or using your Card or Account for an illegal transaction.
- If you are in default, we may declare the entire balance of your Account immediately due and payable without notice.

Collection Costs

If we use an attorney to collect your Account, we may charge you our legal costs as permitted by law. These include reasonable attorneys' fees, court or other collection costs, and fees and costs of any appeal.

Merchant Disputes

If you have a dispute with a merchant, you may request a credit to your Account. If we resolve the dispute in your favor, we will issue a credit to your Account. You assign to us your claim for the credited amount against the merchant and/or any third party. At our request, you agree to provide this assignment in writing.

Automatic Account Information Updates

You may set up automatic billing or store your Account information with an Affiliate, merchant, wallet provider, or other third party ("Permitted Party"). If you do, you authorize us to share your Account information, which may include your rewards account balance, with the Permitted Party, regarding the use of your Account. If your Account information

changes, which may include your billing address, you authorize us to provide this updated information to any such Permitted Party at our discretion. You must contact the Permitted Party directly or remove your credit card information from the Permitted Party website if you wish to stop automatic billing or Account updates.

Our Privacy Policy

We send you our Privacy Policy when you open your Account. Contact us or visit Discover.com if you would like a copy. Please read it carefully. It summarizes:

- the personal information we collect;

- how we safeguard its confidentiality and security;
- when it may be shared with others; and
- how you can limit our sharing of this information.

Credit Reporting Agency Information

You authorize us to get information from credit reporting agencies and other sources for servicing or review of your Account, collection and any other use permitted by law, including to consider you for other products and services. We may report the status and payment history of your Account to credit reporting agencies and other creditors.

We normally report to credit reporting agencies each month. If you believe that information we reported is inaccurate or incomplete, please write us at Discover, P.O. Box 30939, Salt Lake City, UT 84130-0939. Please include your name, address, home phone number and Account number.

Our Communications with You

You agree that we, our Affiliates, and agents, including service providers ("Authorized Parties") may contact you, including calls, text message or email, about any current or future accounts or applications, with respect to all products you have with us at any phone number or email (i) you have provided to us, (ii) from which you contacted us, or (iii) which we obtained and believe we can reach you at, even if your phone provider may charge you message and data rates for calls or texts. You agree that the Authorized Parties may record or monitor any calls between you and the Authorized Parties. You agree to notify us if you change or discontinue using any phone number you provide. You agree that the

Authorized Parties may contact you using an automatic dialer or pre-recorded voice message. If you no longer wish to be contacted on your cell phone by an automated dialer or pre-recorded voice message, you must provide us written notice cancelling your consent at this address: Discover Bank, P.O. Box 30937, Salt Lake City, UT 84130-0937. The written notice must include: your name, mailing address, the last four digits of your Account number and the specific cell phone number(s) for which you would like to cancel your consent to be contacted by an automated dialer or pre-recorded voice message.

Unauthorized Use

You must notify us immediately if:

- your Card is lost or stolen; or

- you believe someone is using your Account or a Card without your permission.

Cancellation of Your Account

- You may cancel your Account. You will remain responsible for any amount you owe us under this Agreement.
- Any joint Accountholder may cancel a joint Account. However, both of you will remain responsible for paying all amounts owed.

- We may cancel, suspend or not renew your Account at any time without notice.

OTHER IMPORTANT INFORMATION

Purchases and Cash Advances in Foreign Currencies	If you make a Purchase or Cash Advance in a foreign currency, we will convert it to U.S. dollars using a rate we choose. This rate will either be a government-mandated rate, a government-published rate or the interbank exchange rate, depending on the country and currency in which the transaction is made. We use the rate in effect on the conversion date for the transaction. This rate may be different than the rate in effect on the Transaction Date for the transaction.
Governing Law	This Agreement is governed by applicable federal law and by Delaware law. However, in the event you default and we file a lawsuit to recover funds loaned to you, the statute of limitations of the state where the lawsuit is filed will apply, without regard to that state's conflicts of laws principles or its "borrowing statute."
Severability	Except as set forth in the "Arbitration" section, if any part of this Agreement is found to be invalid, the rest of it will still remain in effect.
Enforcing this Agreement	We may delay enforcing or not enforce any of our rights under this Agreement without losing or waiving any of them.
Assignment of Account	We may sell, assign or transfer your Account or any portion of it without notice to you. You may not sell, assign or transfer your Account without first obtaining our prior written consent.

MILITARY BORROWERS

Statement of MAPR	Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an Annual Percentage Rate of 36 percent. This rate must include, as applicable to the credit transaction or account: (1) the costs associated with credit insurance premiums; (2) fees for ancillary products sold in connection with the credit transaction; (3) any application fee charged (other than certain application fees for specified credit transactions or accounts); and (4) any participation fee charged (other than certain participation fees for a credit card account). If you would like more information about whether this section applies to you, please contact us at 1-844-DFS-4MIL (1-844-337-4645) anytime 24/7. If calling outside the U.S., you can contact us at +1-801-451-3730.
Oral Disclosures	Before agreeing to this Agreement, in order to hear important disclosures and payment information about this Agreement, please call 1-844-DFS-4MIL (1-844-337-4645) anytime 24/7. If calling outside the U.S., you can contact us at +1-801-451-3730.

CONTACT US

Unless we tell you otherwise, you can notify us: - by phone at 1-800-347-3085 or - in writing to Discover, P.O. Box 30943, Salt Lake City, UT 84130-0943. When writing, please include your name, address, home phone number and Account number. You must contact us within 15 days after changing your email address, mailing address or phone number.

DEFINITIONS

"Account" means your Discover card account.	"Check" means any check we send to you to access your Account.
"Affiliate" means our parent corporations, subsidiaries and affiliates.	"Pricing Schedule" means the document entitled, "Pricing Schedule," which lists APRs that apply to your Account and other important information.
"Authorized User" means any person you authorize to use your Account or a Card, whether you notify us or not.	"Prime Rate" means the highest rate of interest listed as the U.S. Prime rate in the Money Rates section of the online <i>Wall Street Journal</i> (www.wsj.com) on the last business day of the month.
"Balance Transfer" means a balance transferred from another creditor to your Account.	"Purchase" means the use of your Account to purchase or lease goods or services at participating merchants.
"Card" means any one or more Discover cards issued to you or someone else with your authorization.	"We," "us" and "our" refer to Discover Bank, the issuer of your Card.
"Cash Advance" means the use of your Account for:	"You," "your" or "yours" refer to you and any other person(s) who are also contractually liable under this Agreement.
- obtaining cash from participating automated teller machines, financial institutions or other locations; and	"Transaction Date" means the date shown on your billing statement for a transaction or fee.
- online gambling, or to purchase lottery tickets, money orders, casino chips, foreign currency or similar items.	

ARBITRATION

Agreement to Arbitrate. In the event of a dispute between you and us arising out of or relating to this Account or the relationships resulting from this Account or any other dispute between you or us, including, for example, a dispute based on a federal or state statute or local ordinance ("Claim"), either you or we may choose to resolve the Claim by binding arbitration, as described below, instead of in court. Any Claim (except for a Claim challenging the validity or enforceability of this arbitration agreement, including the Class Action Waiver) may be resolved by binding arbitration if either party requests it. THIS MEANS IF EITHER YOU OR WE CHOOSE ARBITRATION, NEITHER PARTY WILL HAVE THE RIGHT TO LITIGATE SUCH CLAIM IN COURT OR TO HAVE A JURY TRIAL. ALSO DISCOVERY AND APPEAL RIGHTS ARE LIMITED IN ARBITRATION.

Even if all parties have opted to litigate a Claim in court, you or we may elect arbitration with respect to any Claim made by a new party or any new Claims later asserted in that lawsuit.

This arbitration agreement does not apply if, on the date you submit your Application or on the date we seek to invoke this arbitration agreement, you are a member of the Armed Forces or a dependent of such a member covered by the federal Military Lending Act. If you would like more information about whether you are covered by the Military Lending Act, please contact us at 1-844-DFS-4MIL (1-844-337-4645) or if you are calling from outside the US at +1-801-451-3730.

CLASS ACTION WAIVER. ARBITRATION MUST BE ON AN INDIVIDUAL BASIS. THIS MEANS NEITHER YOU NOR WE MAY JOIN OR CONSOLIDATE CLAIMS IN ARBITRATION BY OR AGAINST

OTHER CARDMEMBERS, OR LITIGATE IN COURT OR ARBITRATE ANY CLAIMS AS A REPRESENTATIVE OR MEMBER OF A CLASS OR IN A PRIVATE ATTORNEY GENERAL CAPACITY.

The arbitrator may award injunctive relief only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual Claim. The arbitrator may not award class, representative, or public injunctive relief. If a court decides that applicable law precludes enforcement of any of this paragraph's limitations as to a particular Claim for relief, then after all appeals from that decision have been exhausted, that Claim (and only that Claim) must be severed from the arbitration and may be brought in court. Only a court, and not an arbitrator, shall determine the validity, scope, and effect of the Class Action Waiver.

Your and Our Right To Go To Small Claims Court. You and we will not choose to arbitrate any individual Claim you or we bring in small claims court (or an equivalent court). This means you or we may bring an action in small claims court (or an equivalent court) without being subject to arbitration. However, if a Claim is transferred, removed, or appealed from small claims court to a different court, or if any Claim brought in small claims court exceeds the small claims court limit, you or we may then choose to arbitrate.

Governing Law and Rules. This arbitration agreement is governed by the Federal Arbitration Act ("FAA"). Arbitration must proceed only with the American Arbitration Association ("AAA"). The rules for the arbitration will be those in this arbitration agreement and the procedures of the AAA, but the rules in this arbitration

agreement will be followed if there is disagreement between the agreement and the AAA's procedures. If the AAA's procedures change after the Claim is filed, the procedures in effect when the Claim was filed will apply.

For a copy of the AAA's procedures, to file a Claim or for other information, please contact the AAA at 101 Laurel Oak Rd., Voorhees, NJ 08043, www.adr.org.

If the AAA is completely unavailable, and if you and we cannot agree on a substitute, then either you or we may request that a court with jurisdiction appoint a substitute.

Fees and Costs. If you wish to begin arbitration against us but you cannot afford to pay your share of the AAA's or arbitrator's costs and cannot obtain a waiver of costs from the AAA, we will advance those costs if you ask us in writing and are acting in good faith. Any request like this should be sent to Discover, P.O. Box 30421, Salt Lake City, UT 84130-0421. If you lose the arbitration, the arbitrator will decide whether you must reimburse us for money we advanced for you for the arbitration. If you win the arbitration, we will not ask for reimbursement of money we advanced. Additionally, if you win the arbitration, the arbitrator may decide that you are entitled to be reimbursed your reasonable attorneys' fees and costs (if actually paid by you). The arbitrator may also allocate compensation, expenses, and administrative fees (which include filing and hearing fees) to any party upon the arbitrator's determination that the party's claim or counterclaim was filed for purposes of harassment or is patently frivolous.

ARBITRATION

Hearings and Decisions. Arbitration hearings will take place in the federal judicial district where you live. A single arbitrator will be appointed. The arbitrator must:

- Follow all applicable substantive law, except when contradicted by the FAA;
- Follow applicable statutes of limitations;
- Honor valid claims of privilege; and
- Issue a written decision including the reasons for the award.

The arbitrator's decision will be final and binding except for any review allowed by the FAA. However, if more than \$100,000 was genuinely in dispute, then either you or we may choose to appeal to a new panel of three arbitrators. The appellate panel is completely free to accept or reject the entire original award or any part of it. The appeal must be filed with the AAA not later than 30 days after the original award issues. Appeal costs will be allocated consistent with the AAA's Consumer Arbitration Rules and Due Process Protocol.

Any arbitration award may be enforced (such as through a judgment) in any court with jurisdiction. Any finding, award, or judgment from an arbitration of any Claim shall apply only to that arbitration. No finding, award, or judgment from any other arbitration shall impact the arbitration of any Claim.

Claim Notice and Special Payment. If you have a Claim, before initiating an arbitration proceeding, you may give us written notice of the Claim ("Claim Notice") at least 30 days before initiating the arbitration proceeding. The Claim Notice must include your name, address, and account number and explain in reasonable

detail the nature of the Claim and any supporting facts. Any Claim Notice shall be sent to us at Discover, P.O. Box 794, Deerfield, IL 60015 (or such other address as we shall subsequently provide to you). If, and only if, (1) you submit a Claim Notice in accordance with this agreement on your own behalf (and not on behalf of any other party); and (2) an arbitrator, after finding in your favor in any respect on the merits of your Claim, issues you an award that (excluding any arbitration fees or attorneys' fees and costs awarded by the arbitrator) is greater than the value of Discover's last written settlement offer made before an arbitrator was selected, then you will be entitled to the amount of the award or \$7,500, whichever is greater. If you are entitled to the \$7,500, you will receive in addition any arbitration fees or attorneys' fees and costs awarded by the arbitrator.

Other Beneficiaries of this Agreement. In addition to you and us, the rights and duties described in this arbitration agreement apply to: our Affiliates, successors, subsidiaries, and our and their officers, directors and employees; any third party co-defendant of a Claim subject to this arbitration agreement; and all joint Accountholders and Authorized Users of your Account(s).

Survival of this Agreement. This arbitration agreement shall survive:

- closing of your Account;
- voluntary payment of your Account or any part of it;
- any legal proceedings to collect money you owe;
- any bankruptcy by you; and
- any sale, assignment, or transfer by us of your Account.

You Have the Right to Reject Arbitration for this Account. You may reject the arbitration agreement but only if we receive from you a written notice of rejection within 30 days of your receipt of the Card after your Account is opened. You must send the notice of rejection to: Discover, P.O. Box 30938, Salt Lake City, UT 84130-0938.

Your rejection notice must include your name, address, phone number, Account number and personal signature. No one else may sign the rejection notice for you. Your rejection notice must not be sent with any other correspondence. Rejection of arbitration will not affect your other rights or responsibilities under this Agreement. If you reject arbitration, neither you nor we will be subject to the arbitration agreement for this Account. Rejection of arbitration for this Account will not constitute rejection of any prior or future arbitration agreement between you and us.

Your Billing Rights: Keep This Document For Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Discover
P.O. Box 30421
Salt Lake City, UT 84130-0421.
You may also contact us on the Web: <https://discover.com/billingerrornotice>

In your letter or on the Web, please give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- By 5:00 P.M. ET on the date an automated payment is scheduled, if you want to stop payment on the amount you think is wrong. You must notify us of any potential errors in writing or electronically. You may call us, but if you do we are not necessarily required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter or Web Submission

When we receive your written or electronic notice, we must do two things:

1. Within 30 days of receiving your notice, we must tell you that we received it. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your notice, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may continue to appear on your statement.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- **If we made a mistake:** You will not have to pay the amount in question or any interest or other fees related to that amount.
- **If we do not believe there was a mistake:** You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us or visit <https://discover.com/billingerrornotice> within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** or electronically at:

Discover
P.O. Box 30945
Salt Lake City, UT 84130-0945
<https://discover.com/billingerrornotice>

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.



DISCOVER IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

Account Summary

Previous Balance	\$2,905.16
Payments and Credits	+\$0.00
Purchases	+\$0.00
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$41.00
Interest Charged	+\$70.49

New Balance: **\$3,016.65**

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

Credit Line	\$2,300
Credit Line Available	\$0
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$0

FICO® Score 8 based on TransUnion® data:

AS OF 09/03/23
Updated Monthly

See Key Factors that help explain your score at Discover.com or visit our mobile app

Payment Information

New Balance	Minimum Payment*	Payment Due Date
\$3,016.65	\$802.85	10/04/2023

* Includes past due amount of \$681.85

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.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
---	--	---

Only the minimum payment	14 years	\$7,391
--------------------------	----------	---------

If you would like information about credit counseling services, call us at 1-800-347-1111.

Payment Coupon

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



CHRISTOPHER LAWTON
4 SHAIRPIN LN
GREENVILLE SC 29607-6412



Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance	\$3,016.65
Minimum Payment Due	\$802.85
Payment Due Date	10/04/2023

Amount Enclosed

\$

For a faster, easier way to pay...

Discover.com 1-800-347-2683
See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

000001986451933232580030166500000000080285

EXHIBIT B

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's 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/billingenrollment>. 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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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 ☐ Other Amount \$ _____
☐ Min Pay+ \$ _____
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.

DTT23-27.0420

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](https://discover.com).

Street Address		Home Phone	
		Work Phone	
City		Email	
State, Zip			



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

DISCOVER IT® CHROME CARD ENDING IN 5904
OPEN TO CLOSE DATE: 08/10/2023 - 09/09/2023

Page 1 of 4

Electronic Statement
Date: Aug 28 5:42 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Transactions

NO ACTIVITY FOR THIS BILLING PERIOD

Cashback Bonus Rewards

PREVIOUS BALANCE \$0.00
EARNED THIS PERIOD +\$0.00
REDEEMED THIS PERIOD -\$0.00
CASHBACK BONUS BALANCE \$0.00

Fees and Interest Charged

FEES FOR THIS PERIOD	AMOUNT
LATE FEE	\$41.00
TOTAL FEES FOR THIS PERIOD	\$41.00
INTEREST CHARGED FOR THIS PERIOD	AMOUNT
INTEREST CHARGE ON PURCHASES	\$70.49
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$70.49
2023 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2023	\$235.00
TOTAL INTEREST CHARGED IN 2023	\$537.02

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	28.24% V	N/A	\$2,939.13	\$70.49
Cash Advances	29.99% 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 IT® CHROME CARD ENDING IN 5504
CHRISTOPHER LAWTON

Page 4 of 4
OPEN TO CLOSE DATE: 08/10/2023 - 09/09/2023

ELECTRONICALLY FILED - 2024 ~~Aug~~ **26** **5:42 PM** - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

SOUTH CAROLINA

GREENVILLE COUNTY

IN THE COURT OF COMMON PLEAS

THIRTEENTH JUDICIAL CIRCUIT

DISCOVER BANK
Plaintiff

VS.

AFFIDAVIT

CHRISTOPHER LAWTON
Defendant

The undersigned, being duly sworn, deposes and says as follows:

- 1 I am employed with Smith Debnam Narron Drake Saintsing & Myers, L.L.P., the attorneys for the
Plaintiff in this action.
2. I made an inquiry to the Department of Defense Manpower Data Center to determine whether the
Defendant is in the military service of the United States of America. I received a report indicating
that the Defendant is not actively engaged in the military service at this time.
3. That the above statements are true to the best of my knowledge and belief.

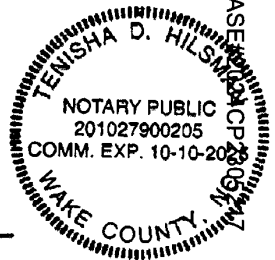
This the 27th day of July, 2024.

Jake Marcario
Affiant

Affirmed before me this day by Jake Marciano.

Date: 0019 29, 2024.

1. D. He
Notary Public
My Commission Expires: _____



****This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.****

Department of Defense Manpower Data Center

Results as of : Jul-29-2024 01:33:53 PM

SCRA 5 21



Status Report
Pursuant to Servicemembers Civil Relief Act

SSN: XXX-XX-
Birth Date:
Last Name: LAWTON
First Name: CHRISTOPHER
Middle Name:
Status As Of: Jul-29-2024
Certificate ID: 4M668JJX7FH79BW

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, Space Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Sam Yousefzadeh

Sam Yousefzadeh, Director
Department of Defense - Manpower Data Center
4800 Mark Center Drive, Suite 04E25
Alexandria, VA 22350

ELECTRONICALLY FILED - 2024 Aug 28 5:42 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 3901 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service. Service contact information can be found on the SCRA website's FAQ page (Q35) via this URL: <https://scra.dmdc.osd.mil/scra/#/faqs>. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 3921(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d)(1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.

EXHIBIT "2"

82385980

IN THE COURT OF COMMON PLEAS, GREENVILLE COUNTY
CASE NO.: 2024CP2305217

Plaintiff: Discover Bank

Defendant: Christopher S. Lawton

ANSWER AND AFFIRMATIVE DEFENSES

COMES NOW the Defendant, Christopher S. Lawton, appearing Propria Persona, and submits this Answer and Affirmative Defenses to the Complaint filed by Plaintiff, Discover Bank. The Defendant states as follows:

1. General Denial

The Defendant denies each and every allegation in the Plaintiff's Complaint, including the existence of the alleged debt, and demands strict proof thereof. The Defendant reserves the right to challenge the sufficiency of the Plaintiff's evidence at trial.

2. Affirmative Defenses

A. Violation of the Non-Delegation Doctrine

Why it has merit: The U.S. Supreme Court has long held that Congress cannot delegate its legislative powers to private entities or administrative agencies without clear guidelines. The Federal Reserve, while operating under congressional authorization, is often viewed as a quasi-private entity with significant control over monetary policy. A challenge based on the non-delegation doctrine could argue that Congress has unlawfully delegated too much authority to the Federal Reserve, particularly concerning the creation and regulation of money.

Precedent: Although *J.W. Hampton, Jr., & Co. v. United States* (1928) upheld Congress's ability to delegate power with clear guidelines, recent decisions like *Gundy v. United States* (2019) suggest that the non-delegation doctrine may be revisited and narrowed. This argument raises legitimate constitutional questions about the boundaries of delegated power, especially regarding a private or quasi-private institution like the Federal Reserve.

B. Violation of Due Process – Unjust Enrichment

Why it has merit: The notion that the Federal Reserve and fractional reserve banking facilitate the creation of money "out of thin air" could be viewed as leading to unjust enrichment. While proving this argument is challenging, the Supreme Court acknowledged in *Louisville Joint Stock Land Bank v. Radford* (1935) that financial regulations must comply with due process protections. If a borrower can demonstrate that the system caused them financial harm or an unfair burden, this argument could hold validity under the Fifth Amendment's Due Process Clause.

Precedent: *Louisville Joint Stock Land Bank* emphasizes that laws affecting financial rights and obligations must not result in unfair enrichment or undue harm. Given the complexity and opacity of the Federal Reserve system and modern banking practices, a due process argument could expose perceived injustices within the system.

C. Takings Clause Violation

Why it has merit: The assertion that inflation caused by the creation of fiat money diminishes the

ELECTRONICALLY FILED
2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

purchasing power of savings or assets could be framed as a "taking" of private property without just compensation. The Fifth Amendment's Takings Clause prohibits the government from taking private property for public use without fair compensation, and there exists a plausible argument that the government's control over the money supply (via the Federal Reserve) may indirectly harm individuals economically by reducing the value of their assets.

Precedent: Although courts have generally not applied the Takings Clause to inflation, the principle is well-established. If inflation resulting from monetary policy can be shown to erode the value of personal property (savings, assets, etc.), it could be characterized as a regulatory taking, similar to challenges posed in *Penn Central Transportation Co. v. New York City* (1978). This argument may gain traction if the economic impact can be adequately demonstrated.

3. Additional Affirmative Defenses

A. Lack of Consideration

The Plaintiff has failed to provide valid consideration for the alleged debt. Under *Hamer v. Sidway*, 124 U.S. 538 (1891), lawful consideration is necessary for the enforcement of a contract. The issuance of credit based on fiat currency, which lacks intrinsic value, does not meet the criteria for lawful consideration, thus rendering the contract void and unenforceable.

B. Lack of Standing

The Plaintiff lacks standing to initiate this action as it has not proven that it holds a valid, enforceable claim for the alleged debt. *Lujan v. Defenders of Wildlife*, 504 U.S. 555 (1992), requires the Plaintiff to demonstrate actual injury directly traceable to the Defendant's conduct. The Plaintiff has failed to establish ownership of the debt or provide documentation proving the right to collect it.

C. Lack of Constitutional Legitimate Money

The alleged debt arose from money that is not constitutionally legitimate, making the agreement unenforceable. The *Legal Tender Cases*, 79 U.S. (12 Wall.) 457 (1870), established that money must have a constitutional basis. Article I, Section 10 of the U.S. Constitution dictates that no state shall make anything but gold or silver coin a tender in payment of debts. Since the Plaintiff's claim is predicated on fiat currency, which lacks constitutional recognition as legitimate money, the loan agreement is fraudulent and unenforceable.

D. Violation of Due Process

The Plaintiff's actions violate the Defendant's due process rights under the Fourteenth Amendment. Furthermore, the Plaintiff's claim is constitutionally invalid because the Fourteenth Amendment was not properly ratified. In *United States v. Classic*, 313 U.S. 299 (1941), the Supreme Court ruled that constitutional amendments must be properly ratified to be enforceable. Since due process was not adhered to in the ratification of the Fourteenth Amendment, the Plaintiff's claim violates the Defendant's due process rights and lacks constitutional legitimacy. Moreover, the Plaintiff's failure to provide adequate notice and a meaningful opportunity to dispute the alleged debt before filing this lawsuit constitutes an additional violation of procedural due process. *Mullane v. Central Hanover Bank & Trust Co.*, 339 U.S. 306 (1950), mandates that due process must be fulfilled through proper notice and an opportunity to be heard.

E. Unconscionable Contract

The credit card agreement provided by the Plaintiff constitutes a contract of adhesion, which courts have found unenforceable due to unfair and one-sided terms. *AT&T Mobility LLC v. Concepcion*, 563 U.S. 333 (2011), recognized the potential for unconscionability in contracts that disproportionately favor one party, especially in consumer agreements.

F. Violation of Consumer Protection Laws

The Plaintiff has violated federal consumer protection laws, including the Truth in Lending Act (TILA), 15 U.S.C. §§ 1601 et seq., by failing to provide accurate disclosures regarding the terms of credit. In *Jerman v. Carlisle, McNellie, Rini, Kramer & Ulrich LPA*, 559 U.S. 573 (2010), the Court ruled that statutory requirements under consumer protection laws must be strictly adhered to in order to safeguard consumers from deceptive practices.

G. Fraudulent Inducement

The Plaintiff fraudulently induced the Defendant into entering the credit card agreement by misrepresenting the nature of the currency used. The loan agreement was based on fiat currency, which lacks constitutional backing and therefore violates the principles established in the *Legal Tender Cases*. Thus, the contract is invalid.

4. Request for Jury Trial

Pursuant to the Seventh Amendment of the United States Constitution, which guarantees the right to a jury trial in civil cases where the amount in controversy exceeds twenty dollars, the Defendant demands a jury trial for all triable issues. *Baltimore & Carolina Line, Inc. v. Redman*, 295 U.S. 654 (1935), affirms the right to a jury trial in civil actions at law.

5. Motion to Dismiss

The Defendant moves this honorable Court to dismiss the Plaintiff's Complaint on the following grounds:

- **Failure to State a Claim:** The Plaintiff has not established a prima facie case for recovery of the alleged debt, as required under *Ashcroft v. Iqbal*, 556 U.S. 662 (2009), and *Bell Atlantic Corp. v. Twombly*, 550 U.S. 544 (2007).
- **Lack of Consideration:** The contract is unenforceable due to a failure of lawful consideration, in violation of contract law principles established in *Hamer v. Sidway*, 124 U.S. 538 (1891).
- **Standing:** The Plaintiff lacks standing as mandated by *Lujan v. Defenders of Wildlife*, 504 U.S. 555 (1992).
- **Violation of Due Process:** The Plaintiff's failure to provide proper notice and a meaningful opportunity to be heard, as guaranteed under *Mullane v. Central Hanover Bank & Trust Co.*, 339 U.S. 306 (1950), and the invalid ratification of the Fourteenth Amendment under *United States v. Classic*, 313 U.S. 299 (1941), justifies dismissal.

6. Prayer for Relief

WHEREFORE, the Defendant respectfully requests that this Court grant the following relief:

1. Dismissal of the Plaintiff's Complaint in its entirety.
2. An order prohibiting the Plaintiff from reporting any adverse information regarding the alleged debt to credit reporting agencies under the Fair Credit Reporting Act (FCRA), 15 U.S.C. §§ 1681 et seq.
3. An order removing any derogatory credit entries made by the Plaintiff related to this alleged debt.
4. Any other relief that this Court deems just and proper.

Dated: Oct 18, 2024

Respectfully submitted,

Christopher S. Lawton



10/18/24

In Propria Persona

4 Shairpin Lane, Greenville, SC 29607

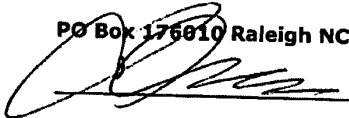
864-325-6400

CERTIFICATE OF SERVICE

I hereby certify that on Oct 18, 2024, a true and correct copy of the foregoing was served on all parties via certified mail including:

Jerry T Myers

PO Box 176010 Raleigh NC 276196010



10/18/2024

Christopher S. Lawton

RECEIVED

OCT 22 2024

SCANNED

EXHIBIT "3"



SMITH DEBNAM NARRON DRAKE SAINTSING & MYERS, LLP
P.O. Box 176010, Raleigh, NC 27619-6010

November 3, 2024

Telephone: (919) 250-2142
Toll Free: (888) 704-0884
Facsimile: (919) 250-2100

Christopher Lawton
4 Shairpin Ln
Greenville SC 29607-6412

Re: Discover Bank
Our File No. S2305980
Response to Request for Verification

Dear Sir/Madam:

This letter acknowledges that we received a duplicate request for verification of the account in the above-referenced matter. We fulfilled the request previously on December 13, 2023. This firm has been retained by Discover Bank to collect the balance due on account number *****5504. The current balance owed is \$3,016.65. The name and address for the original creditor is listed below:

Discover Bank
PO Box 3025 - 6500 New Albany Road
New Albany, OH 43054

In further response to your request, enclosed please find Plaintiff's First Set of Interrogatories, First Request for Production, Requests for Admissions and Certificate of Mailing all of which are served upon you in the above-referenced matter. Should you have any questions, please contact us. Representatives are available from 8:00 AM to 6:00 PM on Monday, 5:30 PM on Tuesday, 5:00 PM on Wednesday and Thursday, and 4:00 PM on Friday.

****This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.****

Sincerely yours,

Melissa Tulis Smith

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

DVER

2. The name and present address of the individual or individuals to whom the oral statement or communication was made;
 3. The name and present address of any other individuals present when such oral statement or communication was made or who heard or acknowledged hearing the same;
 4. The place where such oral statement or communication was made; and
 5. A brief description of the contents of such oral statement or communication.
- F. A request to "cite" portions or provisions of any document is a request to state, insofar as applicable with reference to such portion or provisions, the title, date, division, page, sheer, change order number, and such other information as may be necessary to accurately locate the portion or provision referenced.
- G. The term "person" shall include a natural person, partnership, corporation, association or other group however organized.
- H. Whenever a request is made to "identify" a natural person, it shall mean to supply all of the following information:
1. His/her name;
 2. His/her employer and the position at the time;
 3. His/her last known address and telephone number; and
 4. His/her last known employer if current employer is unknown.
- I. A request to "explain fully" any answer, denial, contention or claim is a request, as applicable, to:
1. State fully and specifically each fact and/or contention in support of your answer, denial or claim; and
 2. For each such fact or contention, to identify each person who has knowledge relative to that fact or contention, each document that tends to support that fact or contention; and each document that tends to dispute that fact or contention.
- J. The term "you" or "your" as used herein refers to the party to whom these interrogatories are directed, and the agents, servants, successors, assigns, attorneys, and/or investigators for their attorneys or other representatives of the party.
- K. If in answering these interrogatories, it is necessary to refer to or identify any information you feel is privileged in any manner, or if any information is requested which you feel is privileged, please give the following information so that the Court can make a determination fair to both parties as to whether the document is privileged:
1. Date of the document;
 2. Identify of the prepare thereof, the addressee thereof and all copy recipients thereof or distributees thereof;
 3. State the general subject matter thereof;
 4. State the nature of the privilege you claim with respect to the document; and
 5. State whether or not you will agree to an *en camera* review of the document to determine whether it is privileged or not.
- L. Your answers are to be submitted in writing, under oath, pursuant to Rule 33 SCRCP.

INTERROGATORIES

1. Give the names and addresses and phone numbers of persons known to the Defendant or counsel to be witnesses concerning the facts of this case and indicate whether or not written or recorded statements have been taken from the witnesses and indicate who has possession of such statements.

2. Set forth a list of photographs, plats, sketches or other prepared documents in possession of the party that relate to the defense in this case.

3. List the names and addresses of any expert witness whom the Defendant proposes to use as a witness at the trial of this case.

4. For each person known to the Defendant or counsel to be a witness concerning the facts of the case, set forth either a summary sufficient to inform the Plaintiff of the important facts known to or observed by such witness, or provide a copy of any written or recorded statements taken from such witnesses.

5. Set forth an itemized statement of all damages, exclusive of pain and suffering, claimed to have been sustained by the Defendant.

SMITH DEBNAM NARRON DRAKE SAINTSING & MYERS, L.L.P.
Attorneys for Plaintiff
PO Box 176010, Raleigh, NC 27619-6010
Telephone: (919) 250-2000

BY:



Jerry T. Myers, SC Bar Number 77614
Melissa Tulis Smith, SC Bar Number 104464
Rachel E. Rogers, SC Bar Number: 106048

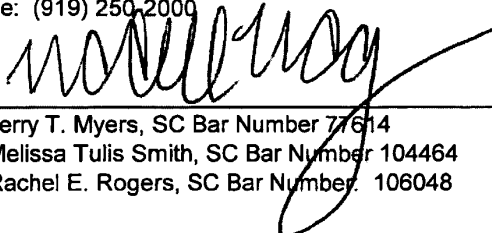
Dated: NOV. 5, 2024.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

6. Copies of the Defendant's bank statements, issued from any depository institution in the five years prior to the initiation of this action.

SMITH DEBNAM NARRON DRAKE SAINTSING & MYERS, L.L.P.
Attorneys for Plaintiff
PO Box 176010, Raleigh, NC 27619-6010
Telephone: (919) 250-2000

BY:


Jerry T. Myers, SC Bar Number 77614
Melissa Tulis Smith, SC Bar Number 104464
Rachel E. Rogers, SC Bar Number 106048

Dated: Nov. 5, 2024.

****This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.****

STATE OF SOUTH CAROLINA	)	IN THE COURT OF COMMON PLEAS
	)	THIRTEENTH JUDICIAL CIRCUIT
COUNTY OF GREENVILLE	)	CIVIL ACTION NO. 2024-CP-23-05217
	)	
DISCOVER BANK	)	
Plaintiff,	)	
	)	PLAINTIFF'S REQUESTS FOR
vs.	)	ADMISSIONS
	)	
CHRISTOPHER LAWTON	)	
Defendant.	)	

TO: Christopher Lawton,

YOU WILL PLEASE TAKE NOTICE, that pursuant to Rule 36 of South Carolina Rules of Civil Procedure, the Plaintiff requests that the Defendant admit or deny the truth of the following matters of fact within thirty (30) days after service hereof. Pursuant to Rule 36 of the South Carolina Rules of Civil Procedure, a matter will be deemed admitted unless, within 30 days of service hereof, the Defendant serves a written answer or objection to the matter on the undersigned attorney to Smith Debnam, PO Box 176010, Raleigh, NC 27619-6010. If an objection is made, the reasons for the objection shall be stated. An answer shall specifically deny the matter or set forth in detail the reasons why the Defendant cannot truthfully admit or deny the matter. A denial shall fairly meet the substance of the requested admission, and when good faith requires that the Defendant qualify her answer or deny only a part of the matter of which an admission is requested, the Defendant shall specify so much of it as is true and qualify or deny the remainder. The Defendant may not give lack of information or knowledge as a reason for failure to admit or deny unless the Defendant states that reasonable inquiries have been made and that the information is readily obtainable and is insufficient to enable the Defendant to admit or deny.

1. Admit or deny that Plaintiff issued credit to the Defendant in the Defendant's name which established a revolving credit agreement (hereinafter referred to as the "agreement") with the Plaintiff.

2. Admit or deny that the agreement provides that the Defendant will repay funds advanced through the line of credit.

3. Admit or deny that pursuant to the agreement, the Defendant made purchases and/or obtained cash advances on the revolving credit agreement, the balance of which has gone unpaid and is now delinquent thereby putting the Defendant in default under the terms of the agreement.

4. Admit or deny that as of November 7, 2023, the total balance due on the revolving credit agreement was \$3,016.65.

5. Admit or deny that Defendant received statements of account, copies of which are attached hereto as Exhibit "A."

6. Admit or deny that Defendant did not object to any charges appearing in the attached statements of account during the life of the loan.

7. Admit or deny that the Notice of Consumer's Right to Cure, as provided by S.C. Code § 37-5-110 and 37-5-111, was mailed to the Defendant or is not required.

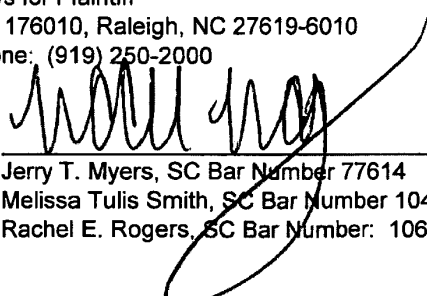
8. Admit or deny that the agreement provides that in the event of the Defendant's default, the Defendant agrees to pay all costs of collections.

9. Admit or deny that the Defendant has no legal defense(s) to this action.

If any of the above Requests for Admissions are denied, please state with particularity the reason for your denial.

SMITH DEBNAM NARRON DRAKE SAINTSING & MYERS, L.L.P.
Attorneys for Plaintiff
PO Box 176010, Raleigh, NC 27619-6010
Telephone: (919) 250-2000

BY:



Jerry T. Myers, SC Bar Number 77614
Melissa Tulis Smith, SC Bar Number 104464
Rachel E. Rogers, SC Bar Number: 106048

Dated: NOV. 5, 2024
JWH/S2305980/T351SOA_SC.frm

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

DISCOVER BANK,
Plaintiff,

VS.

CHRISTOPHER LAWTON,
Defendant.

IN THE COURT OF COMMON PLEAS
THIRTEENTH JUDICIAL CIRCUIT
CIVIL ACTION NO. 2024-CP-23-05217

CERTIFICATE OF MAILING

The undersigned hereby certifies that on November 13, 2024, he served a copy of the Plaintiff's First Set of Interrogatories, First Request for Production and Requests for Admissions upon the below listed party or counsel by depositing a copy in the United States Mail, postage prepaid, and addressed as follows:

Christopher Lawton
4 Shairpin Ln
Greenville, SC 29607-6412

Jack Hannon, Paralegal for
Melissa Tulis Smith
of SMITH DEBNAM NARRON DRAKE SAINTSING & MYERS, L.L.P.
PO Box 176010
Raleigh, NC 27619-6010
(919) 250-2000

Dated: 17/06/2024, 2024
JWH/S2305980/T351SOA_SC.frm

****This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.****



CARDMEMBER AGREEMENT

Thank you for choosing Discover® card. This Agreement explains the current terms and conditions of your Account. The enclosed Pricing Schedule is part of this Agreement. Please read this Agreement, including the Pricing Schedule, carefully. Keep them for your records. Contact us if you have any questions. We have included a "Definitions" section for your reference on page 3.

ACCEPTANCE OF AGREEMENT

You accept this Agreement if you do not cancel your Account within 30 days after receiving a Card. You also accept this Agreement if you or an Authorized User use the Account. You may, however, reject the "Arbitration of Disputes" section as explained in that section.

CHANGES TO YOUR AGREEMENT

The rates, fees and terms of this Agreement may change from time to time. We may add or delete any term to this Agreement. If required by law, we will give you advance written notice of the change(s) and a right to reject the change(s). We will not charge any fee or interest charge prohibited by law.

USING YOUR ACCOUNT

Permitted Uses	You may use your Account for Purchases, Balance Transfers and Cash Advances. You may not use it for illegal transactions.	
Authorized Users	You may request additional Cards for Authorized Users to make transactions on your Account. You must notify us if you wish to cancel the authority of an Authorized User to use your Account. You are responsible for all charges made by your Authorized Users.	
Joint Accounts	If your Account is a joint Account • each of you agrees to be liable individually and jointly for the entire amount owed on the Account; and • any notice we mail to an address provided by either of you for the Account will serve as notice to both of you.	
Checks	If we provide you with Checks, we will tell you whether we will treat the Check as a Purchase, Balance Transfer or Cash Advance. You may not use these Checks to pay any amount you owe us.	
Credit Authorizations	We may not authorize a transaction for security or other reasons. We will not be liable to you if we decline to authorize a transaction or if anyone refuses your Card, Check or Account number.	
Credit Lines	We will tell you what your Account credit line is. You must keep your Account balance below your Account credit line. If you do not, we may request immediate payment of the amount by which you exceed it. We may establish a lower credit line for Cash Advances. We may increase	or decrease your Account credit line or your Cash Advance credit line without notice. We may delay increasing your available credit by the amount of any payment that we receive for up to 10 business days.

FEES (See your Pricing Schedule for Additional Fees)

Late Fee	We will not charge a Late Fee the first time you do not make the Minimum Payment Due by the Payment Due Date. After that, if you do not pay the Minimum Payment Due by the Payment Due Date, we will charge you a Late Fee. The fee is \$30, if you were not charged a Late	Fee during any of the prior six billing periods. Otherwise, the fee is \$41. This fee will never exceed the Minimum Payment Due that was due immediately prior to the date on which the fee was assessed.
Returned Payment Fee	If you make a payment that is not honored by your financial institution, we will charge you a Returned Payment Fee even if the payment is honored after we re-submit it. The fee is \$30 if you were not charged a Returned Payment Fee during any of the prior six billing periods.	Otherwise, the fee is \$41. This fee will never exceed the Minimum Payment Due that was due immediately prior to the date on which the payment was returned to us.

ANNUAL PERCENTAGE RATES ("APRs") (See your Pricing Schedule for the APRs that apply to your Account)

Variable APRs	Your Pricing Schedule may include variable APRs. These APRs are determined by adding the number of percentage points that we specify to the Prime Rate. Variable APRs will increase or decrease when the Prime Rate changes. The APR change will take effect	on the first day of the billing period that begins during the same calendar month that the Prime Rate changes. An increase in the APR will increase your interest charges and may increase your Minimum Payment Due. Your APR will never be less than zero.
Penalty APR	None	

MAKING PAYMENTS

Payment Instructions	- You must pay in U.S. dollars. Please do not send cash. Sending cash is not allowed. All checks must be drawn on funds on deposit in the U.S. - You must pay us for all amounts due on your Account. This includes charges made by Authorized Users. - We may refuse to accept a payment in a foreign currency. If we do accept it, we will charge your Account our cost to convert it to U.S. dollars. - We can accept late payments, partial payments or payments marked "payment in full" or with any other restrictive endorsement without losing any of our rights under this Agreement. - We credit your payments in accordance with the terms contained on your billing statement. - If you mail your payment to an address other than the address designated on your billing statement, there may be a delay in processing and crediting the payment to your Account. - If a third party makes a payment on your Account and we return all or a part of such payment, then we may adjust your Account for any amount returned. We reserve the right to defend ourselves against any demand to return funds we have received, and may agree to a compromise of the demanded amount as part of a settlement.	
Minimum Payment Due	You may pay the entire New Balance shown on your billing statement at any time. Each billing period you must pay at least the Minimum Payment Due by the Payment Due Date shown on your billing statement. The Minimum Payment Due will be the greater of: • \$20; or • any past due amount plus the greater of: – 3% of the New Balance shown on your billing statement (excluding any interest charges and Late Fee shown on your billing statement); or – \$15, plus any of the following charges as shown on your billing statement:	fees for any debt protection product that you enrolled in on or after 2/1/2015; interest charges; and Late Fees (not to exceed 4% of the New Balance). The Minimum Payment Due may also include amounts by which you exceed your Account credit line. It will never exceed the New Balance. When we calculate the Minimum Payment Due, we may subtract from the New Balance certain fees added to your Account during the billing period. The Minimum Payment Due is rounded up to the nearest dollar.

MAKING PAYMENTS

How We Apply Payments	We apply payments and credits at our discretion, including in a manner most favorable or convenient for us. In all cases, we will apply payments and credits as required by applicable law. Each billing period, we will generally apply	amounts you pay that exceed the Minimum Payment Due to balances with higher APRs before balances with lower APRs as of the date we credit your payment.
------------------------------	--	---

INTEREST CHARGES

How We Calculate Interest Charges—Daily Balance Method (including current transactions)	We calculate interest charges each billing period by first figuring the "daily balance" for each Transaction Category. Transaction Categories include standard Purchases, standard Cash Advances and different promotional balances, such as Balance Transfers. How We Figure the Daily Balance for Each Transaction Category - We start with the beginning balance for each day. The beginning balance for the first day of the billing period is your balance on the last day of your previous billing period. - We add any interest charges accrued on the previous day's daily balance and any new transactions and fees. We add any new transactions or fees as of the later of the Transaction Date or the first day of the billing period in which the transaction or fee posted to your Account. - We subtract any new credits and payments. - We make other adjustments (including those adjustments required in the "Paying Interest" section).	How We Figure Your Total Interest Charges - We multiply the daily balance for each Transaction Category by its daily periodic rate. We do this for each day in the billing period. This gives us the interest charges for each Transaction Category. To get the total interest charge for the billing period, we divide the APR that applies to the Transaction Category by 365. - We add up all the daily interest charges. The sum is the total interest charge for the billing period. - Due to rounding or a minimum interest charge, the interest calculation may vary from the interest charge actually assessed. How We Include Fees We add Balance Transfer Fees to the applicable Balance Transfer Transaction Category. We add Cash Advance Fees to the applicable Cash Advance Transaction Category. We add all other fees to the standard Purchase Transaction Category.
Paying Interest	When Interest Charges Begin We begin to impose interest charges on a transaction, fee or interest charge from the day we add it to the daily balance. We continue to impose interest charges until you pay the total amount you owe us. You can avoid paying interest on Purchases as described below. However, you cannot avoid paying interest on Balance Transfers or Cash Advances. How to Avoid Paying Interest on Purchases ("Grace Period") 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 on the next billing cycle. How We Apply Payments May Impact Your Grace Period If you do not pay your New Balance in full each month, then, depending on the balance to which we apply your payment, you may not get a grace period on new Purchases.

OTHER IMPORTANT INFORMATION

Default	You are in default if: - you file bankruptcy or another insolvency proceeding is filed by you or against you; - we have a reasonable belief that you are unable or unwilling to repay your obligations to us; - you die or are legally declared incompetent or incapacitated;	you fail to comply with the terms of this Agreement or any Agreement with us or an Affiliate, including failing to make a required payment when due, exceeding your Account credit line using your Card or Account for an illegal transaction. If you are in default, we may declare the entire balance of your Account immediately due and payable without notice.
Collection Costs	If we use an attorney to collect your Account, we may charge you our legal costs as permitted by law. These include reasonable attorneys' fees, court or other collection costs, and fees and costs of any appeal.	
Merchant Disputes	If you have a dispute with a merchant, you may request a credit to your Account. If we resolve the dispute in your favor, we will issue a credit to your Account. You assign to us your claim for the credited amount against the merchant and/or any third party. At our request, you agree to provide this assignment in writing.	
Automatic Account Information Updates	You may set up automatic billing or store your Account information with an Affiliate, merchant, wallet provider, or other third party ("Permitted Party"). If you do, you authorize us to share your Account information, which may include your rewards account balance, with the Permitted Party, regarding the use of your Account. If your Account information	changes, which may include your billing address, you authorize us to provide this updated information to any such Permitted Party at our discretion. You must contact the Permitted Party directly or remove your credit card information from the Permitted Party website if you wish to stop automatic billing or Account updates.
Our Privacy Policy	We send you our Privacy Policy when you open your Account. Contact us or visit Discover.com if you would like a copy. Please read it carefully. It summarizes: the personal information we collect;	- how we safeguard its confidentiality and security; - when it may be shared with others; and - how you can limit our sharing of this information.
Credit Reporting Agency Information	You authorize us to get information from credit reporting agencies and other sources for servicing or review of your Account, collection and any other use permitted by law, including to consider you for other products and services. We may report the status and payment history of your Account to credit reporting agencies and other creditors.	We normally report to credit reporting agencies each month. If you believe that information we reported is inaccurate or incomplete, please write us at Discover, P.O. Box 30939, Salt Lake City, UT 84130-0939. Please include your name, address, home phone number and Account number.
Our Communications with You	You agree that we, our Affiliates, and agents, including service providers ("Authorized Parties") may contact you, including calls, text message or email, about any current or future accounts or applications, with respect to all products you have with us at any phone number or email (i) you have provided to us, (ii) from which you contacted us, or (iii) which we obtained and believe we can reach you at, even if your phone provider may charge you message and data rates for calls or texts. You agree that the Authorized Parties may record or monitor any calls between you and the Authorized Parties. You agree to notify us if you change or discontinue using any phone number you provide. You agree that the	Authorized Parties may contact you using an automatic dialer or pre-recorded voice message. If you no longer wish to be contacted on your cell phone by an automated dialer or pre-recorded voice message, you must provide us written notice cancelling your consent at this address: Discover Bank, P.O. Box 30937, Salt Lake City, UT 84130-0937. The written notice must include: your name, mailing address, the last four digits of your Account number and the specific cell phone number(s) for which you would like to cancel your consent to be contacted by an automated dialer or pre-recorded voice message.
Unauthorized Use	You must notify us immediately if: your Card is lost or stolen; or	you believe someone is using your Account or a Card without your permission.
Cancellation of Your Account	- You may cancel your Account. You will remain responsible for any amount you owe us under this Agreement. - Any joint Account holder may cancel a joint Account. However, both of you will remain responsible for paying all amounts owed.	We may cancel, suspend or not renew your Account at any time without notice.

OTHER IMPORTANT INFORMATION

Purchases and Cash Advances in Foreign Currencies	If you make a Purchase or Cash Advance in a foreign currency, we will convert it to U.S. dollars using a rate we choose. This rate will either be a government-mandated rate, a government-published rate or the interbank exchange rate, depending on the country and currency in which the transaction is made. We use the rate in effect on the conversion date for the transaction. This rate may be different than the rate in effect on the Transaction Date for the transaction.
Governing Law	This Agreement is governed by applicable federal law and by Delaware law. However, in the event you default and we file a lawsuit to recover funds loaned to you, the statute of limitations of the state where the lawsuit is filed will apply, without regard to that state's conflicts of laws principles or its "borrowing statute."
Severability	Except as set forth in the "Arbitration" section, if any part of this Agreement is found to be invalid, the rest of it will still remain in effect.
Enforcing this Agreement	We may delay enforcing or not enforce any of our rights under this Agreement without losing or waiving any of them.
Assignment of Account	We may sell, assign or transfer your Account or any portion of it without notice to you. You may not sell, assign or transfer your Account without first obtaining our prior written consent.

MILITARY BORROWERS

Statement of MAPR	Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an Annual Percentage Rate of 36 percent. This rate must include, as applicable to the credit transaction or account: (1) the costs associated with credit insurance premiums; (2) fees for ancillary products sold in connection with the credit transaction; (3) any application fee charged (other than certain application fees for specified credit transactions or accounts); and (4) any participation fee charged (other than certain participation fees for a credit card account). If you would like more information about whether this section applies to you, please contact us at 1-844-DFS-4MIL (1-844-337-4645) anytime 24/7. If calling outside the U.S., you can contact us at +1-801-451-3730.
Oral Disclosures	Before agreeing to this Agreement, in order to hear important disclosures and payment information about this Agreement, please call 1-844-DFS-4MIL (1-844-337-4645) anytime 24/7. If calling outside the U.S., you can contact us at +1-801-451-3730.

CONTACT US

Unless we tell you otherwise, you can notify us: • by phone at 1-800-347-3085 or • in writing to Discover, P.O. Box 30943, Salt Lake City, UT 84130-0943. When writing, please include your name, address, home phone number and Account number. You must contact us within 15 days after changing your email address, mailing address or phone number.

DEFINITIONS

"Account" means your Discover card account.	"Check" means any check we send to you to access your Account.
"Affiliate" means our parent corporations, subsidiaries and affiliates.	"Pricing Schedule" means the document entitled, "Pricing Schedule," which lists the APRs that apply to your Account and other important information.
"Authorized User" means any person you authorize to use your Account or a Card, whether you notify us or not.	"Prime Rate" means the highest rate of interest listed as the U.S. Prime rate in the Money Rates section of the online <i>Wall Street Journal</i> (www.wsj.com) on the last business day of the month.
"Balance Transfer" means a balance transferred from another creditor to your Account.	"Purchase" means the use of your Account to purchase or lease goods or services at participating merchants.
"Card" means any one or more Discover cards issued to you or someone else with your authorization.	"We," "us" and "our" refer to Discover Bank, the issuer of your Card.
"Cash Advance" means the use of your Account for: • obtaining cash from participating automated teller machines, financial institutions or other locations; and • online gambling, or to purchase lottery tickets, money orders, casino chips, foreign currency or similar items.	"You," "your" or "yours" refer to you and any other person(s) who are also contractually liable under this Agreement.
	"Transaction Date" means the date shown on your billing statement for a transaction or fee.

ARBITRATION

Agreement to Arbitrate. In the event of a dispute between you and us arising out of or relating to this Account or the relationships resulting from this Account or any other dispute between you or us, including, for example, a dispute based on a federal or state statute or local ordinance ("Claim"), either you or we may choose to resolve the Claim by binding arbitration, as described below, instead of in court. Any Claim (except for a Claim challenging the validity or enforceability of this arbitration agreement, including the Class Action Waiver) may be resolved by binding arbitration if either party requests it. THIS MEANS IF EITHER YOU OR WE CHOOSE ARBITRATION, NEITHER PARTY WILL HAVE THE RIGHT TO LITIGATE SUCH CLAIM IN COURT OR TO HAVE A JURY TRIAL. ALSO DISCOVERY AND APPEAL RIGHTS ARE LIMITED IN ARBITRATION.

Even if all parties have opted to litigate a Claim in court, you or we may elect arbitration with respect to any Claim made by a new party or any new Claims later asserted in that lawsuit.

This arbitration agreement does not apply if, on the date you submit your Application or on the date we seek to invoke this arbitration agreement, you are a member of the Armed Forces or a dependent of such a member covered by the federal Military Lending Act. If you would like more information about whether you are covered by the Military Lending Act, please contact us at 1-844-DFS-4MIL (1-844-337-4645) or if you are calling from outside the US at +1-801-451-3730.

CLASS ACTION WAIVER. ARBITRATION MUST BE ON AN INDIVIDUAL BASIS. THIS MEANS NEITHER YOU NOR WE MAY JOIN OR CONSOLIDATE CLAIMS IN ARBITRATION BY OR AGAINST

OTHER CARDMEMBERS, OR LITIGATE IN COURT OR ARBITRATE ANY CLAIMS AS A REPRESENTATIVE OR MEMBER OF A CLASS OR IN A PRIVATE ATTORNEY GENERAL CAPACITY.

The arbitrator may award injunctive relief only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual Claim. The arbitrator may not award class, representative, or public injunctive relief. If a court decides that applicable law precludes enforcement of any of this paragraph's limitations as to a particular Claim for relief, then after all appeals from that decision have been exhausted, that Claim (and only that Claim) must be severed from the arbitration and may be brought in court. Only a court, and not an arbitrator, shall determine the validity, scope, and effect of the Class Action Waiver.

Your and Our Right To Go To Small Claims Court. You and we will not choose to arbitrate any individual Claim you or we bring in small claims court (or an equivalent court). This means you or we may bring an action in small claims court (or an equivalent court) without being subject to arbitration. However, if a Claim is transferred, removed, or appealed from small claims court to a different court, or if any Claim brought in small claims court exceeds the small claims court limit, you or we may then choose to arbitrate.

Governing Law and Rules. This arbitration agreement is governed by the Federal Arbitration Act ("FAA"). Arbitration must proceed only with the American Arbitration Association ("AAA"). The rules for the arbitration will be those in this arbitration agreement and the procedures of the AAA, but the rules in this arbitration

agreement will be followed if there is disagreement between the agreement and the AAA's procedures. If the AAA's procedures change after the Claim is filed, the procedures in effect when the Claim was filed will apply.

For a copy of the AAA's procedures, to file a Claim or for other information, please contact the AAA at 1101 Laurel Oak Rd., Voorhees, NJ 08043, www.adr.org.

If the AAA is completely unavailable, and if you and we cannot agree on a substitute, then either you or we may request that a court with jurisdiction appoint a substitute.

Fees and Costs. If you wish to begin arbitration against us but you cannot afford to pay your share of the AAA's or arbitrator's costs and cannot obtain a waiver of costs from the AAA, we will advance those costs if you ask us in writing and are acting in good faith. Any request like this should be sent to Discover, P.O. Box 30421, Salt Lake City, UT 84130-0421. If you lose the arbitration, the arbitrator will decide whether you must reimburse us for money we advanced for you for the arbitration. If you win the arbitration, we will not ask for reimbursement of money we advanced. Additionally, if you win the arbitration, the arbitrator may decide that you are entitled to be reimbursed your reasonable attorneys' fees and costs (if actually paid by you). The arbitrator may also allocate compensation, expenses, and administrative fees (which include filing and hearing fees) to any party upon the arbitrator's determination that the party's claim or counterclaim was filed for purposes of harassment or is patently frivolous.

ARBITRATION

Hearings and Decisions. Arbitration hearings will take place in the federal judicial district where you live. A single arbitrator will be appointed. The arbitrator must:

- Follow all applicable substantive law, except when contradicted by the FAA;
- Follow applicable statutes of limitations;
- Honor valid claims of privilege; and
- Issue a written decision including the reasons for the award.

The arbitrator's decision will be final and binding except for any review allowed by the FAA. However, if more than \$100,000 was genuinely in dispute, then either you or we may choose to appeal to a new panel of three arbitrators. The appellate panel is completely free to affirm or reject the entire original award or any part of it. The appeal must be filed with the AAA not later than 30 days after the original award issues. Appeal costs will be allocated consistent with the AAA's Consumer Arbitration Rules and Due Process Protocol.

Any arbitration award may be enforced (such as through a judgment) in any court with jurisdiction. Any finding, award, or judgment from an arbitration of any Claim shall apply only to that arbitration. No finding, award, or judgment from any other arbitration shall impact the arbitration of any Claim.

Claim Notice and Special Payment. If you have a Claim, before initiating an arbitration proceeding, you may give us written notice of the Claim ("Claim Notice") at least 30 days before initiating the arbitration proceeding. The Claim Notice must include your name, address, and account number and explain in reasonable

detail the nature of the Claim and any supporting facts. Any Claim Notice shall be sent to us at Discover, P.O. Box 794, Deerfield, IL 60015 (or such other address as we shall subsequently provide to you) if, and only if, (1) you submit a Claim Notice in accordance with this agreement on your own behalf (and not on behalf of any other party); and (2) an arbitrator, after finding in your favor in any respect on the merits of your Claim, issues you an award that (excluding any arbitration fees or attorneys' fees and costs awarded by the arbitrator) is greater than the value of Discover's last written settlement offer made before an arbitrator was selected, then you will be entitled to the amount of the award or \$7,500, whichever is greater. If you are entitled to the \$7,500, you will receive in addition any arbitration fees or attorneys' fees and costs awarded by the arbitrator.

Other Beneficiaries of this Agreement. In addition to you and us, the rights and duties described in this arbitration agreement apply to: our Affiliates, successors, subsidiaries, and our and their officers, directors and employees; any third party co-defendant of a Claim subject to this arbitration agreement; and all joint Accountholders and Authorized Users of your Account(s).

Survival of this Agreement. This arbitration agreement shall survive:

- closing of your Account;
- voluntary payment of your Account or any part of it;
- any legal proceedings to collect money you owe;
- any bankruptcy by you; and
- any sale, assignment, or transfer by us of your Account.

You Have the Right to Reject Arbitration for this Account. You may reject the arbitration agreement but only if we receive from you a written notice of rejection within 30 days of your receipt of the Card after your Account is opened. You must send the notice of rejection to: Discover, P.O. Box 30938, Salt Lake City, UT 84130-0938.

Your rejection notice must include your name, address, phone number, Account number and personal signature. No one else may sign the rejection notice for you. Your rejection notice must not be sent with any other correspondence. Rejection of arbitration will not affect your other rights or responsibilities under this Agreement. If you reject arbitration, neither you nor we will be subject to the arbitration agreement for this Account. Rejection of arbitration for this Account will not constitute rejection of any prior or future arbitration agreement between you and us.

Your Billing Rights: **Keep This Document For Future Use**

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Discover
P.O. Box 30421

Salt Lake City, UT 84130-0421.

You may also contact us on the Web: <https://discover.com/billingerrornotice>

In your letter or on the Web, please give us the following information:

- Account information:** Your name and account number.
- Dollar amount:** The dollar amount of the suspected error.
- Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- By 5:00 P.M. ET on the date an automated payment is scheduled, if you want to stop payment on the amount you think is wrong. You must notify us of any potential errors in writing or electronically. You may call us, but if you do we are not necessarily required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter or Web Submission

When we receive your written or electronic notice, we must do two things:

- Within 30 days of receiving your notice, we must tell you that we received it. We will also tell you if we have already corrected the error.
- Within 90 days of receiving your notice, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may continue to appear on your statement.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake:** You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake:** You will have to pay the amount in question along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us (or visit <https://discover.com/billingerrornotice>) within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** or electronically at:

Discover
P.O. Box 30945
Salt Lake City, UT 84130-0945
<https://discover.com/billingerrornotice>

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Exhibit “A” - Statements of Account

Redacted for Purposes of Space

See Statements of Account attached to Affidavit in Support of Plaintiff’s Motion for Summary Judgment

EXHIBIT "4"

STATE OF SOUTH CAROLINA	)	IN THE COURT OF COMMON PLEAS
	)	THIRTEENTH JUDICIAL CIRCUIT
COUNTY OF GREENVILLE	)	CIVIL ACTION NO. 2024-CP-23-05217
DISCOVER BANK	)	
Plaintiff	)	
	)	
vs.	)	AFFIDAVIT IN SUPPORT OF
	)	MOTION FOR SUMMARY JUDGMENT
CHRISTOPHER LAWTON	)	
Defendant	)	
	)	

The undersigned, being duly sworn, states the following:

1. I, Robert Adkins, am a Litigation Specialist or Custodian of Records for Discover Bank, an FDIC insured Delaware State Bank. Discover Bank, as well as its wholly owned servicing subsidiary Discover Products Inc., is responsible for, among other things, maintaining account records pertaining to Discover Card accounts and interacting with Discover Card account holders to accept payments and perform other servicing activities on Discover Card accounts.
2. Discover Bank issued one or more credit cards in the name of the Defendant.
3. Defendant used the credit card to acquire goods, services, and/or cash advances as shown in the Statement of Account annexed hereto as Exhibit "A" and incorporated herein by reference. By using the credit card, the Defendant agreed to the terms of the revolving credit agreement, attached hereto as Exhibit "B", and incorporated herein by reference.
4. Discover Bank through its servicing affiliate mailed statements reflecting the charges on Defendant's account. The defendant did not object to the charges reflected on the statements within a reasonable period of time following receipt.
5. Defendant defaulted under the account agreement by failing to make the required payments.
6. The Defendant is indebted on an account stated in the amount of \$3,016.65.
7. The above statements are true to the best of my knowledge and belief.

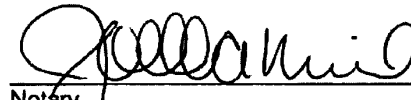
November 14, 2024


 Robert Adkins
 Litigation Specialist or Custodian of Records
 Discover Bank
 4590 East Broad Street
 Columbus, Ohio 43213

Subscribed to and sworn to before me this 14 day of November, 2024.



Joella Reid
 Notary Public, State of Ohio
 My Commission Expires:
 September 25, 2028


 Notary

****This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.****

JWH/S2305980/T425D_SC



DISCOVER IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

Account Summary 04/02/2021 - 05/09/2021

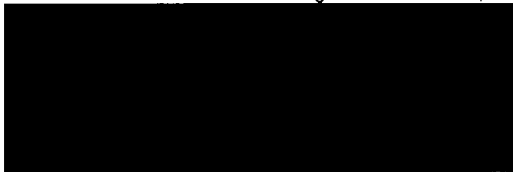
Previous Balance	\$0.00
Payments and Credits	-\$1,005.30
Purchases	+\$1,405.08
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00

New Balance: \$399.78

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

Credit Line	\$400
Credit Line Available	\$0
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$0

Your FICO® Score is unavailable. Log in at Discover.com/FICO or



2. Get statements faster than by mail.
3. Join millions to cut clutter & waste.

Go paperless today at Discover.com/gogreen

Payment Information

New Balance	Minimum Payment	Payment Due Date
\$399.78	\$20.00	06/04/2021

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 \$40.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	2 years	\$508

If you would like information about credit counseling services, call us at 1-800-347-1111.

EXHIBIT A

Payment Coupon

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



CHRISTOPHER LAWTON
1150 REID SCHOOL RD
TAYLORS SC 29687-4816



Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance	\$399.78
Minimum Payment Due	\$20.00
Payment Due Date	06/04/2021

Amount Enclosed \$

For a faster, easier way to pay...



Discover.com 1-800-347-2683
See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

000001986451933232580003997800113880002000

Electronically Filed - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

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		Home Phone	
		Work Phone	
City		Email	
State, Zip			



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

DISCOVER IT® CHROME CARD ENDING IN 6504
OPEN TO CLOSE DATE: 04/02/2021 - 05/09/2021

Page 2 of 8

Transactions

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT
04/15	INTERNET PAYMENT - THANK YOU	-\$115.00
04/17	INTERNET PAYMENT - THANK YOU	-\$116.21
04/20	INTERNET PAYMENT - THANK YOU	-\$165.69
04/23	INTERNET PAYMENT - THANK YOU	-\$127.66
04/24	INTERNET PAYMENT - THANK YOU	-\$100.00
04/27	INTERNET PAYMENT - THANK YOU	-\$105.04
04/29	INTERNET PAYMENT - THANK YOU	-\$70.70
04/30	INTERNET PAYMENT - THANK YOU	-\$92.00
05/05	INTERNET PAYMENT - THANK YOU	-\$113.00

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
04/09	WALMART SC 04145 GREER SC	Merchandise	\$45.02
04/09	SQ *J & K AUTOMOTIVE L GREER SC 0002305843013864716276	Automotive	\$75.00
04/10	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$28.53
04/10	PEBBLE CREEK PIZZA GREENVILLE SC	Restaurants	\$24.38
04/13	USPS PO 4586800687 TAYLORS SC	Government Services	\$39.75
04/14	FIVE GUYS SC 1689 QSR GREER SC	Restaurants	\$10.45
04/14	QT 1113 GREER SC 01113022XHBPPAE	Gasoline	\$8.08
04/17	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$40.08
04/17	DAVE AND BUSTER'S #72 GREENVILLE SC	Restaurants	\$125.61
04/18	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$12.97
04/18	WEDGYS PIZZA TAYLORS SC	Restaurants	\$49.79
04/20	WALMART SC 04145 GREER SC	Merchandise	\$64.90
04/21	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$18.36
04/22	AMZN MKTP US*6Q1C77FN3 AMZN.COM/BILLWA 36QT4LTSL76	Merchandise	\$102.79
04/22	SPINX #229 TAYLORS SC	Gasoline	\$10.00
04/23	QT 1114 GREER SC 0111404ABJPBQBE	Gasoline	\$15.17
04/24	WALGREENS #10390 GREER SC	Merchandise	\$16.69
04/24	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$29.12
04/24	MCDONALD'S F32623 TAYLORS SC	Restaurants	\$12.91
04/26	WALMART SC 04145 GREER SC	Merchandise	\$20.55
04/26	QT 1113 GREER SC 01113027JQ8S2BE	Gasoline	\$19.77
04/26	QT 1113 GREER SC 0111302CKQ8S2BE	Gasoline	\$4.99
04/27	BLUE RIDGE RURAL WATER GREER SC	Services	\$25.39
04/27	MGC FAMILY MEDICINE 964-5604101 SC	Medical Services	\$92.00
04/28	PETSMART # 1301 TAYLORS SC	Merchandise	\$29.22
04/29	WALMART SC 04145 GREER SC	Merchandise	\$24.23
04/29	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$10.61
04/30	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$21.79
05/01	ITALIAN GARDEN GREENVILLE SC	Restaurants	\$39.66
05/01	DAVE AND BUSTER'S #72 GREENVILLE SC	Restaurants	\$88.20
05/01	QT 1113 GREER SC 0111304HQSH2KCE	Gasoline	\$10.00
05/02	SPINX #229 TAYLORS SC	Gasoline	\$50.05
05/03	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$19.02

Cashback Bonus Rewards

PREVIOUS BALANCE	\$8.00
EARNED THIS PERIOD	
1% Cashback Bonus	+\$8.98
2% Cashback Bonus	+\$12.18
REDEEMED THIS PERIOD	-\$8.00
CASHBACK BONUS BALANCE	\$116.16
2% Cashback Bonus®	
Earn 2% cash back at gas stations and restaurants on up to \$1,000 in combined purchases each quarter.	
Plus earn 1% cash back on all other purchases.	
For details, see Information For You section.	

Continued on next page

Transactions continued

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
05/03	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$3.50
05/03	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$3.55
05/03	QT 1113 GREER SC 0111302983V4TCE	Gasoline	\$10.00
05/04	WALGREENS #10390 GREER SC	Merchandise	\$3.17
05/04	SPINX #166 GREER SC	Gasoline	\$10.00
05/04	ONEAL SANITATION GREER SC	Services	\$54.00
05/06	WALMART SC 04145 GREER SC	Merchandise	\$60.87
05/06	PETSMART # 1301 TAYLORS SC	Merchandise	\$8.36
05/06	QT 1113 GREER SC 01113039QE5D6CE	Gasoline	\$10.00
05/06	QT 1113 GREER SC 0111303E5JAG6CE	Gasoline	\$10.00
05/06	MAIN STREET CAR WASH INC GREER SC	Automotive	\$17.00
05/07	FEDEX 409554138 800-4633339 TN	Services	\$29.55

Fees and Interest Charged

TOTAL FEES FOR THIS PERIOD	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$0.00
2021 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2021	\$0.00
TOTAL INTEREST CHARGED IN 2021	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

CURRENT BILLING PERIOD: 38 DAYS

TYPE OF BALANCE	APR*	PROMO APR EXPIRES**	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	22.99% V	N/A	\$0.00	\$0.00
Cash Advances	24.99% V	N/A	\$0.00	\$0.00

V = VARIABLE RATE

* 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.

Continued on next page



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 8 of 8
DISCOVER IT® CHROME CARD ENDING IN 6504
OPEN TO CLOSE DATE: 04/02/2021 - 05/09/2021

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 the 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.

Cashback Bonus® Rewards

2% Cashback Bonus: Gas and Restaurant purchases are those made at merchants classified as gas stations and full service restaurants, cafes, cafeterias and fast-food locations. Purchases coded in categories other than these, including purchases made at warehouse clubs, wholesale distributors, and discount stores, will not qualify. Purchases made using third-party payment accounts, tap-and-pay, mobile or wireless card readers, virtual wallets or similar technology may not be eligible.

Continued on next page



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 2 of 8
DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 04/02/2021 - 05/09/2021

Security Deposit Account Activity

04/02/21	Beginning Balance	\$0.00
04/02/21	ACH TRANSFER IN (SECURITY DEPOSIT)	+\$400.00
05/09/21	Ending Balance	\$400.00

Discover Bank, Member FDIC. Funds in Discover Bank deposits accounts are insured by the FDIC to the maximum amount by law.

Important Security Deposit Information

In case of errors or questions about your funding transfers, call us at 1-800-347-2683 or write us at Discover PO Box 30943, Salt Lake City, UT 84130 as soon as you can if you think your statement is wrong or if you need more information about a funding transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or the funding transfer you are unsure about, and explain as clear as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your Security Deposit Account for the amount you think is in error (if applicable) during the time it takes to complete our investigation.

FILED ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217



DISCOVER IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

Electronically Filed - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Account Summary 05/10/2021 06/09/2021

Previous Balance	\$399.78
Payments and Credits	-\$781.68
Purchases	+\$944.00
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00

New Balance: \$562.10

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

Credit Line	\$800
Credit Line Available	\$237
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$50

Your FICO® Score is unavailable. Log in at Discover.com/FICO or



2. Get statements faster than by mail.
3. Join millions to cut clutter & waste.

Go paperless today at Discover.com/gogreen

Payment Information

New Balance	Minimum Payment	Payment Due Date
\$562.10	\$20.00	07/04/2021

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 \$40.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	3 years	\$805

If you would like information about credit counseling services, call us at 1-800-347-1231.

Payment Coupon

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



CHRISTOPHER LAWTON
1150 REID SCHOOL RD
TAYLORS SC 29687-4816



Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance	\$562.10
Minimum Payment Due	\$20.00
Payment Due Date	07/04/2021

Amount Enclosed \$

For a faster, easier way to pay...



Discover.com 1-800-347-2683

See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

000001986451933232580005621000051880002000

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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2306217

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		Home Phone	
		Work Phone	
City		Email	
State, Zip			



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 05/10/2021 - 06/09/2021

Page 2 of 6

Transactions

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT
05/12	INTERNET PAYMENT - THANK YOU	-\$399.78
05/18	INTERNET PAYMENT - THANK YOU	-\$381.90

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
05/13	QT 1113 GREER SC 0111303TTAFZXDE	Gasoline	\$3.99
05/13	PIEDMONT NATURAL GAS CHARLOTTE NC	Services	\$230.47
05/14	THE ACADEMY OF ARTS 864-268-9342 SC	Travel/Entertainment	\$85.00
05/15	AMZN MKTP US*2L4A43BN2 AMZN.COM/BILLWA 524U5NGOSWG	Merchandise	\$50.57
05/15	CULVER S OF GREER #569 GREER SC	Restaurants	\$11.87
05/16	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$18.37
05/20	NAIL STORY LLC GREENVILLE SC	Services	\$115.00
05/21	CHEWY.COM 800-672-4399 FL PMT-9QOGBCSUPG	Merchandise	\$54.96
06/01	DOLLAR GENERAL #21757 TAYLORS SC CASHOVER \$ 40.00 PURCHASES \$ 2.12	Merchandise	\$42.12
06/02	FOOD LION #2815 GREER SC CASHOVER \$ 80.00 PURCHASES \$ 6.24	Supermarkets	\$86.24
06/03	FEDEX 91482583 800-4633339 TN	Services	\$20.50
06/03	FOOD LION #2815 GREER SC CASHOVER \$100.00 PURCHASES \$ 14.71	Supermarkets	\$114.71
06/05	DOLLAR TREE TAYLORS SC	Merchandise	\$11.42
06/05	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$28.41
06/05	LIDL #1064 GREENVILLE SC 1064830938701562112191	Supermarkets	\$58.50
06/07	CULVER S OF GREER #569 GREER SC	Restaurants	\$11.87

Cashback Bonus Rewards

PREVIOUS BALANCE	\$19.16
EARNED THIS PERIOD	
1% Cashback Bonus	+\$6.96
2% Cashback Bonus	+\$6.56
REDEEMED THIS PERIOD	-\$6.00
CASHBACK BONUS BALANCE	\$26.68
2% Cashback Bonus®	
Earn 2% cash back at gas stations and restaurants on up to \$1,000 in combined purchases each quarter.	
Plus earn 1% cash back on all other purchases	
For details, see Information For You section.	

Fees and Interest Charged

TOTAL FEES FOR THIS PERIOD	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$0.00
2021 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2021	\$0.00
TOTAL INTEREST CHARGED IN 2021	\$0.00

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	22.99% V	N/A	\$0.00	\$0.00

Continued on next page

Interest Charge Calculation continued

TYPE OF BALANCE	APR*	PROMO APR EXPIRES**	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Cash Advances	24.99% V	N/A	\$0.00	\$0.00

V = VARIABLE RATE

* 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 the 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.

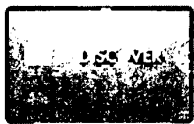
Availability of FICO® Credit Score

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.

Cashback Bonus® Rewards

2% Cashback Bonus: Gas and Restaurant purchases are those made at merchants classified as gas stations and full service restaurants, cafes, cafeterias, and fast-food locations. Purchases coded in categories other than these, including purchases made at warehouse clubs, wholesale distributors, and discount stores, will not qualify. Purchases made using third-party payment accounts, tap-and-pay, mobile or wireless card readers, virtual wallets or similar technology may not be eligible.

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 2 of 6
DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 05/10/2021 - 06/09/2021

Security Deposit Account Activity

05/10/21	Beginning Balance	\$400.00
05/21/21	ACH TRANSFER IN (SECURITY DEPOSIT)	+\$400.00
06/09/21	Ending Balance	\$800.00

Discover Bank, Member FDIC. Funds in Discover Bank deposits accounts are insured by the FDIC to the maximum amount by law.

Important Security Deposit Information

In case of errors or questions about your funding transfers, call us at 1-800-347-2683 or write us at Discover PO Box 30943, Salt Lake City, UT 84130 as soon as you can if you think your statement is wrong or if you need more information about a funding transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or the funding transfer you are unsure about, and explain as clear as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your Security Deposit Account for the amount you think is in error (if applicable) during the time it takes to complete our investigation.

FILED ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217



DISCOVER IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

Account Summary

06/10/2021 - 07/09/2021

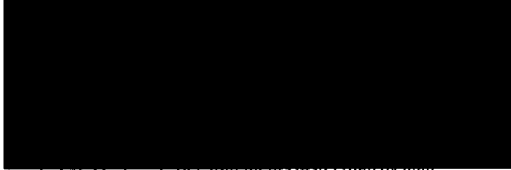
Previous Balance	\$562.10
Payments and Credits	-\$329.68
Purchases	+\$559.21
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$12.78

New Balance: \$804.41

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

Credit Line	\$800
Credit Line Available	\$0
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$0

Your FICO® Score is unavailable. Log in at [Discover.com/FICO](https://discover.com/FICO) or



2. Get statements faster than by mail.
3. Join millions to cut clutter & waste.

Go paperless today at [Discover.com/gogreen](https://discover.com/gogreen)

Payment Information

New Balance	Minimum Payment	Payment Due Date
\$804.41	\$28.00	08/04/2021

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 \$40.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	5 years	\$1,280
\$31	3 years	\$1,120 (Savings= \$160)

If you would like information about credit counseling services, call us at 1-800-347-7311.

Payment Coupon

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



CHRISTOPHER LAWTON
1150 REID SCHOOL RD
TAYLORS SC 29687-4816



Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance	\$804.41
Minimum Payment Due	\$28.00
Payment Due Date	08/04/2021

Amount Enclosed

\$

For a faster, easier way to pay...

[Discover.com](https://discover.com) 1-800-347-2683
See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

000001986451933232580008044100242310002800

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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

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		Home Phone	
		Work Phone	
City		Email	
State, Zip			



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 06/10/2021 - 07/09/2021

Page 2 of 6

Transactions

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT
06/18	INTERNET PAYMENT - THANK YOU	-\$300.00
06/23	BELK #464 GREER GREER SC	-\$29.68

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
06/08	JOSEY S CHUCKWAGON TAYLORS SC	Restaurants	\$11.71
06/10	QT 1113 GREER SC	Gasoline	\$3.99
06/10	0111303BE2YM4GE		
06/10	QT 1113 GREER SC	Gasoline	\$10.00
06/10	0111301FHACN4GE		
06/10	KACHAVA 8556687574 NV	Supermarkets	\$113.12
06/11	INGLES MARKETS #32 GREENVILLE SC	Supermarkets	\$4.54
06/11	FOOD LION #2815 GREER SC	Supermarkets	\$102.58
06/19	CASHOVER \$100.00 PURCHASES \$ 2.58		
06/19	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$70.12
06/19	BELK #16 HAYWOOD GREENVILLE SC	Department Store	\$29.68
06/20	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$16.20
06/20	SUSHI HANA GREENVILLE SC	Restaurants	\$58.93
06/20	LIDL #1064 GREENVILLE SC	Supermarkets	\$74.06
06/23	1064056659761712114403		
06/23	WALGREENS #10390 GREER SC	Merchandise	\$6.36
06/23	QT 1113 GREER SC	Gasoline	\$3.99
06/23	0111302YFKW2JJE		
06/23	QT 1113 GREER SC	Gasoline	\$15.37
06/23	0111303MM7W5JJE		
06/23	QT 1113 GREER SC	Gasoline	\$10.00
06/23	0111302JKARDKJE		
06/28	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$9.91
07/06	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$12.78
07/06	CULVER S OF GREER #569 GREER SC	Restaurants	\$5.87

Cashback Bonus Rewards

PREVIOUS BALANCE	\$2,668
EARNED THIS PERIOD	
1% Cashback Bonus	+\$26.68
2% Cashback Bonus	+\$53.36
REDEEMED THIS PERIOD	-\$0.00
CASHBACK BONUS BALANCE	\$32.04
2% Cashback Bonus®	
Earn 2% cash back at gas stations and restaurants on up to \$1,000 in combined purchases each quarter.	
Plus earn 1% cash back on all other purchases.	
For details, see Information For You section.	

Fees and Interest Charged

TOTAL FEES FOR THIS PERIOD	\$0.00
INTEREST CHARGED FOR THIS PERIOD	AMOUNT
INTEREST CHARGE ON PURCHASES	\$12.78
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$12.78
2021 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2021	\$0.00
TOTAL INTEREST CHARGED IN 2021	\$12.78

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

CURRENT BILLING PERIOD: 30 DAYS

TYPE OF BALANCE	APR*	PROMO APR EXPIRES**	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	22.99% V	N/A	\$676.29	\$12.78

Continued on next page

Interest Charge Calculation continued

TYPE OF BALANCE	APR*	PROMO APR EXPIRES**	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Cash Advances	24.99% V	N/A	\$0.00	\$0.00

V = VARIABLE RATE

* 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 the 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.

Cashback Bonus® Rewards

2% *Cashback Bonus*: Gas and Restaurant purchases are those made at merchants classified as gas stations and full service restaurants, cafes, cafeterias, and fast-food locations. Purchases coded in categories other than these, including purchases made at warehouse clubs, wholesale distributors, and discount stores, will not qualify. Purchases made using third-party payment accounts, tap-and-pay, mobile or wireless card readers, virtual wallets or similar technology may not be eligible.

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 1 of 6
DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 06/10/2021 - 07/09/2021

Security Deposit Account Activity

06/10/21	Beginning Balance	\$800.00
07/09/21	Ending Balance	\$800.00

Discover Bank, Member FDIC. Funds in Discover Bank deposits accounts are insured by the FDIC to the maximum amount by law.

Important Security Deposit Information

In case of errors or questions about your funding transfers, call us at 1-800-347-2683 or write us at Discover PO Box 30943, Salt Lake City, UT 84130 as soon as you can if you think your statement is wrong or if you need more information about a funding transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or the funding transfer you are unsure about, and explain as clear as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your Security Deposit Account for the amount you think is in error (if applicable) during the time it takes to complete our investigation.

FILED ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217



DISCOVER IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Account Summary 07/01/2021 03/09/2021

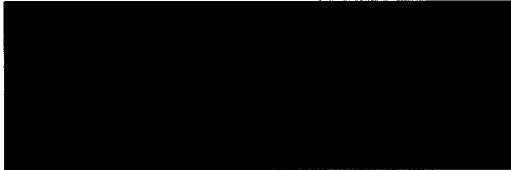
Previous Balance	\$804.41
Payments and Credits	-\$105.00
Purchases	+\$94.83
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$15.51

New Balance: \$809.75

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

Credit Line	\$800
Credit Line Available	\$0
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$0

Your FICO® Score is unavailable. Log in at Discover.com/FICO or



1. Get statements faster than by mail.
2. Join millions to cut clutter & waste.

Go paperless today at Discover.com/gogreen

Payment Coupon

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



CHRISTOPHER LAWTON
1150 REID SCHOOL RD
TAYLORS SC 29687-4816



Payment Information

New Balance	Minimum Payment	Payment Due Date
\$809.75	\$31.00	09/04/2021

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 \$40.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	5 years	\$1,291

If you would like information about credit counseling services, call us at 1-800-347-1111.

Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance	\$809.75
Minimum Payment Due	\$31.00
Payment Due Date	09/04/2021

Amount Enclosed \$

For a faster, easier way to pay...

Discover.com 1-800-347-2683
See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

000001986451933232580008097500033190003100

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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

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

Home Phone

Work Phone

City

Email

State, Zip



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 2 of 6
DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 07/10/2021 - 08/09/2021

Transactions

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT
07/27	INTERNET PAYMENT - THANK YOU	-\$105.00

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
07/28	ONEAL SANITATION GREER SC	Services	\$54.00
08/04	KFC J718179 GREER SC	Restaurants	\$24.83
08/04	QT 1113 GREER SC 0111302BKNURAQE	Gasoline	\$3.99
08/07	QT 1113 GREER SC 0111301KQ3YANQE	Gasoline	\$12.01

Fees and Interest Charged

TOTAL FEES FOR THIS PERIOD	\$0.00
INTEREST CHARGED FOR THIS PERIOD	AMOUNT
INTEREST CHARGE ON PURCHASES	\$15.51
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$15.51
2021 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2021	\$0.00
TOTAL INTEREST CHARGED IN 2021	\$28.29

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	22.99% V	N/A	\$793.92	\$15.51
Cash Advances	24.99% V	N/A	\$0.00	\$0.00

V = VARIABLE RATE

* 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.

Cashback Bonus Rewards

PREVIOUS BALANCE	\$32.18
EARNED THIS PERIOD	
1% Cashback Bonus	+\$0.54
2% Cashback Bonus	+\$0.82
REDEEMED THIS PERIOD	-\$0.00
CASHBACK BONUS BALANCE	\$33.54
2% Cashback Bonus®	
Earn 2% cash back at gas stations and restaurants on up to \$1,000 in combined purchases each quarter.	
Plus earn 1% cash back on all other purchases.	
For details, see Information For You section.	

Continued on next page

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 the 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.

Cashback Bonus® Rewards

2% Cashback Bonus: Gas and Restaurant purchases are those made at merchants classified as gas stations and full service restaurants, cafes, cafeterias, and fast-food locations. Purchases coded in categories other than these, including purchases made at warehouse clubs, wholesale distributors, and discount stores, will not qualify. Purchases made using third-party payment accounts, tap-and-pay, mobile or wireless card readers, virtual wallets or similar technology may not be eligible.



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 2 of 6
DISCOVER IT® CHROME CARD ENDING IN 8504
OPEN TO CLOSE DATE: 07/10/2021 - 08/09/2021

Security Deposit Account Activity

07/10/21	Beginning Balance	\$800.00
08/09/21	Ending Balance	\$800.00

Discover Bank, Member FDIC. Funds in Discover Bank deposits accounts are insured by the FDIC to the maximum amount by law.

Important Security Deposit Information

In case of errors or questions about your funding transfers, call us at 1-800-347-2683 or write us at Discover PO Box 30943, Salt Lake City, UT 84130 as soon as you can if you think your statement is wrong or if you need more information about a funding transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or the funding transfer you are unsure about, and explain as clear as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your Security Deposit Account for the amount you think is in error (if applicable) during the time it takes to complete our investigation.

FILED ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217



DISCOVER IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

Electronically Filed - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Account Summary 09/01/2021 09/01/2021

Previous Balance	\$809.75
Payments and Credits	-\$148.34
Purchases	+\$126.40
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$15.23

New Balance: \$803.04

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

Credit Line	\$800
Credit Line Available	\$0
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$0

FICO® Score 8 based on TransUnion® data:



1. Access past statements any time.
2. Get statements faster than by mail.
3. Join millions to cut clutter & waste.

Go paperless today at [Discover.com/gogreen](https://discover.com/gogreen)

Payment Coupon

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



CHRISTOPHER LAWTON
1150 REID SCHOOL RD
TAYLORS SC 29687-4816



Payment Information

New Balance	Minimum Payment	Payment Due Date
\$803.04	\$31.00	10/04/2021

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 \$40.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	5 years	\$1,277

If you would like information about credit counseling services, call us at 1-800-347-1231.

Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance	\$803.04
Minimum Payment Due	\$31.00
Payment Due Date	10/04/2021

Amount Enclosed \$

For a faster, easier way to pay...



Discover.com 1-800-347-2683
See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

000001986451933232580008030400172730003100

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/billingerrormessage>. 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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

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		Home Phone	
		Work Phone	
City		Email	
State, Zip			



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 2 of 6
DISCOVER IT® CHROME CARD ENDING IN 8504
OPEN TO CLOSE DATE: 08/10/2021 - 09/09/2021

Electronically Filed
16714
M - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Transactions

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT
08/28	INTERNET PAYMENT - THANK YOU	-\$115.00
08/28	CASHBACK BONUS REDEMPTION PYMT/STMT CRDT	-\$33.34

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
08/30	CULVER S OF GREER #569 GREER SC	Restaurants	\$13.91
08/30	QT 1113 GREER SC 01113043QHDW8SE	Gasoline	\$10.00
08/31	CULVER S OF GREER #569 GREER SC	Restaurants	\$9.17
09/01	WALMART SC 04145 GREER SC	Merchandise	\$6.33
09/01	WALMART SC 04145 GREER SC	Merchandise	\$4.21
09/04	PIZZA HUT 033137 GREER SC	Restaurants	\$7.47
09/04	QT 1113 GREER SC 0111303VPUG3STE	Gasoline	\$3.99
09/05	MURPHY7059ATWALMART TAYLORS SC	Gasoline	\$10.16
09/06	FOOD LION #2815 GREER SC	Supermarkets	\$29.92
09/07	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$8.06
09/07	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$23.18
	CASHOVER \$ 20.00 PURCHASES \$ 3.18		

Cashback Bonus Rewards

PREVIOUS BALANCE	\$315.54
EARNED THIS PERIOD	
1% Cashback Bonus	+\$5.51
2% Cashback Bonus	+\$2.09
REDEEMED THIS PERIOD	-\$32.34
CASHBACK BONUS BALANCE	\$180.80
2% Cashback Bonus®	
Earn 2% cash back at gas stations and restaurants on up to \$1,000 in combined purchases each quarter.	
Plus earn 1% cash back on all other purchases	
For details, see Information For You section.	

Fees and Interest Charged

TOTAL FEES FOR THIS PERIOD	\$0.00
INTEREST CHARGED FOR THIS PERIOD	AMOUNT
INTEREST CHARGE ON PURCHASES	\$15.23
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$15.23
2021 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2021	\$0.00
TOTAL INTEREST CHARGED IN 2021	\$43.52

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	22.99% V	N/A	\$780.30	\$15.23
Cash Advances	24.99% V	N/A	\$0.00	\$0.00

V = VARIABLE RATE

* 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.

Continued on next page

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 the 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.

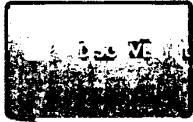
Discover Financial Services and Fair Isaac are not credit repair organizations as defined under federal or state law, including the Credit Repair Organizations Act. Discover Financial Services and Fair Isaac do not provide "credit repair" services or assistance regarding "rebuilding" or "improving" your 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.

Cashback Bonus® Rewards

2% Cashback Bonus: Gas and Restaurant purchases are those made at merchants classified as gas stations and full service restaurants, cafes, cafeterias, and fast-food locations. Purchases coded in categories other than these, including purchases made at warehouse clubs, wholesale distributors, and discount stores, will not qualify. Purchases made using third-party payment accounts, tap-and-pay, mobile or wireless card readers, virtual wallets or similar technology may not be eligible.



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 2 of 6
DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 08/10/2021 - 09/09/2021

Security Deposit Account Activity

08/10/21	Beginning Balance	\$800.00
09/09/21	Ending Balance	\$800.00

Discover Bank, Member FDIC. Funds in Discover Bank deposits accounts are insured by the FDIC to the maximum amount by law.

Important Security Deposit Information

In case of errors or questions about your funding transfers, call us at 1-800-347-2683 or write us at Discover PO Box 30943, Salt Lake City, UT 84130 as soon as you can if you think your statement is wrong or if you need more information about a funding transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or the funding transfer you are unsure about, and explain as clear as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your Security Deposit Account for the amount you think is in error (if applicable) during the time it takes to complete our investigation.

FILED ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217



DISCOVER IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

Electronically Filed - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Account Summary 09/10/2020 10/07/2020

Previous Balance	\$803.04
Payments and Credits	-\$298.50
Purchases	+\$246.60
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$14.79

New Balance: \$765.93

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

Credit Line	\$800
Credit Line Available	\$20
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$20

FICO® Score 8 based on TransUnion® data:

Payment Coupon

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



CHRISTOPHER LAWTON
1150 REID SCHOOL RD
TAYLORS SC 29687-4816



Payment Information

New Balance	Minimum Payment	Payment Due Date
\$765.93	\$30.00	11/04/2021

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 \$40.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
---	--	---

Only the minimum payment	5 years	\$1,202
--------------------------	---------	---------

If you would like information about credit counseling services, call us at 1-800-347-1231.

Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance	\$765.93
Minimum Payment Due	\$30.00
Payment Due Date	11/04/2021

Amount Enclosed \$

For a faster, easier way to pay...



Discover.com 1-800-347-2683

See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

000001986451933232580007659300068500003000

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/billingerrormessage>. 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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

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		Home Phone	
		Work Phone	
City		Email	
State, Zip			



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

DISCOVER IT® CHROME CARD ENDING IN 6504
OPEN TO CLOSE DATE: 09/10/2021 - 10/09/2021

Page 1 of 6

Transactions

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT
09/11	PAYMENT - THANK YOU	-\$60.00
09/20	PAYMENT - THANK YOU	-\$100.00
09/27	PAYMENT - THANK YOU	-\$70.00
10/05	PAYMENT - THANK YOU	-\$68.50

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
09/09	CULVER S OF GREER #569 GREER SC	Restaurants	\$9.27
09/13	CULVER S OF GREER #569 GREER SC	Restaurants	\$11.87
09/15	QT 1113 GREER SC	Gasoline	\$5.88
	0111302CVAAP2UE		
09/16	QT 1113 GREER SC	Gasoline	\$10.79
	0111303CN7535UE		
09/16	QT 1113 GREER SC	Gasoline	\$10.00
	0111301ED5G45UE		
09/17	QT 1113 GREER SC	Gasoline	\$10.00
	01113018W4XN9UE		
09/18	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$15.00
09/21	SHELL 57544067507 CHARLOTTE NC	Gasoline	\$17.09
09/21	QT 1113 GREER SC	Gasoline	\$6.34
	0111304AHS5HQVE		
09/23	PETSUPPLIES PLUS #4059 TAYLORS SC	Merchandise	\$13.76
09/23	CULVER S OF GREER #569 GREER SC	Restaurants	\$7.87
09/23	QT 1113 GREER SC	Gasoline	\$10.00
	0111303WC4VEXVE		
09/23	INGLES GAS EXP #32 GREENVILLE SC	Gasoline	\$10.00
09/26	BUCHANANS BAR AND GRILL TAYLORS SC	Restaurants	\$7.00
09/26	BUCHANANS BAR AND GRILL TAYLORS SC	Restaurants	\$7.00
09/28	QT 1113 GREER SC	Gasoline	\$10.00
	0111304APAD4GWE		
09/28	QT 1113 GREER SC	Gasoline	\$7.08
	0111304FRAD4GWE		
09/29	WALMART SC 04145 GREER SC	Merchandise	\$18.44
09/29	INGLES GAS EXP #208 GREER SC	Gasoline	\$10.00
09/30	QT 1113 GREER SC	Gasoline	\$3.99
	0111302PDKAYQWE		
09/30	QT 1113 GREER SC	Gasoline	\$5.22
	0111304SAJ24QWE		
09/30	LIFEVANTAGE LIFEVANTAGE.CUT	Supermarkets	\$40.00

Cashback Bonus Rewards

PREVIOUS BALANCE	\$180
EARNED THIS PERIOD	
1% Cashback Bonus	+\$1.87
2% Cashback Bonus	+\$3.60
REDEEMED THIS PERIOD	-\$0.00

CASHBACK BONUS BALANCE **\$183.47**

Fees and Interest Charged

TOTAL FEES FOR THIS PERIOD	\$0.00
INTEREST CHARGED FOR THIS PERIOD	AMOUNT
INTEREST CHARGE ON PURCHASES	\$14.79
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$14.79
2021 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2021	\$0.00
TOTAL INTEREST CHARGED IN 2021	\$58.31

Continued on next page

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

CURRENT BILLING PERIOD: 30 DAYS

TYPE OF BALANCE	APR*	PROMO APR EXPIRES**	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	22.99% V	N/A	\$782.53	\$14.79
Cash Advances	24.99% V	N/A	\$0.00	\$0.00

V = VARIABLE RATE

* 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 the Fair Isaac Corporation in the United States and other countries.

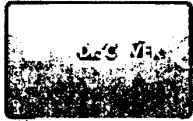
If you prefer not to receive your FICO® Credit Score just call us at 1-800-DISCOVER (1-800-347-2683). Please give us two billing cycles to process your request.

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.

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 1 of 6
DISCOVER IT® CHROME CARD ENDING IN 6504
OPEN TO CLOSE DATE: 09/10/2021 - 10/09/2021

Security Deposit Account Activity

09/10/21	Beginning Balance	\$800.00
10/09/21	Ending Balance	\$800.00

Discover Bank, Member FDIC. Funds in Discover Bank deposits accounts are insured by the FDIC to the maximum amount by law.

Important Security Deposit Information

In case of errors or questions about your funding transfers, call us at 1-800-347-2683 or write us at Discover PO Box 30943, Salt Lake City, UT 84130 as soon as you can if you think your statement is wrong or if you need more information about a funding transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or the funding transfer you are unsure about, and explain as clear as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your Security Deposit Account for the amount you think is in error (if applicable) during the time it takes to complete our investigation.

FILED ELECTRONICALLY - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

FICO® Credit Score



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.

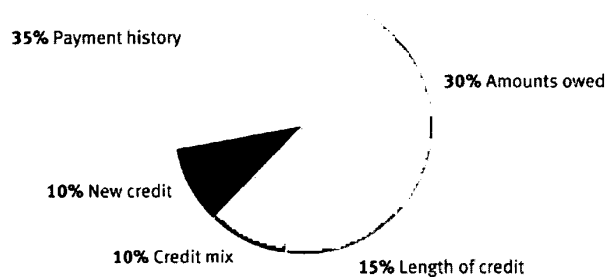
For questions on the availability of your score go to the "Information For You" section of this statement.

As a new cardmember with less than 12 months of account history with Discover, your FICO® Credit Score history may take time to build, and may not start with the first month your account opened.

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.



DISCOVER IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

Electronically Filed - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Account Summary

Previous Balance	\$765.93
Payments and Credits	-\$1,663.00
Purchases	+\$906.27
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$6.10

New Balance: \$15.30

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

Credit Line	\$800
Credit Line Available	\$764
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$50

FICO® Score 8 based on TransUnion® data:



5 great reasons to go paperless:

1. Access past statements any time.
2. Get statements faster than by mail.
3. Join millions to cut clutter & waste.

Go paperless today at [Discover.com/gogreen](https://discover.com/gogreen)

Payment Coupon

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



CHRISTOPHER LAWTON
1150 REID SCHOOL RD
TAYLORS SC 29687-4816



Payment Information

New Balance	Minimum Payment	Payment Due Date
\$15.30	\$15.30	12/04/2021

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 \$40.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	1 month	\$15

If you would like information about credit counseling services, call us at 1-800-347-1211.

Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance	\$15.30
Minimum Payment Due	\$15.30
Payment Due Date	12/04/2021

Amount Enclosed \$

For a faster, easier way to pay...



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

See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

000001986451933232580000153000113000001530

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/billingerrormessage>. 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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

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		Home Phone	
		Work Phone	
City		Email	
State, Zip			



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

DISCOVER IT® CHROME CARD ENDING IN 604
OPEN TO CLOSE DATE: 10/10/2021 - 11/09/2021

Page 2 of 6

Transactions

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT
10/18	PAYMENT - THANK YOU	-\$120.00
10/19	PAYMENT - THANK YOU	-\$233.50
10/26	PAYMENT - THANK YOU	-\$798.00
11/01	PAYMENT - THANK YOU	-\$300.00
11/04	PAYMENT - THANK YOU	-\$98.50
11/08	PAYMENT - THANK YOU	-\$113.00

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
10/07	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$14.05
10/13	CULVER S OF GREER #569 GREER SC	Restaurants	\$11.87
10/13	SPINX #229 TAYLORS SC	Gasoline	\$7.10
10/19	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$19.25
10/19	QT 1113 GREER SC 0111304CHU4BVYE	Gasoline	\$10.03
10/20	ITALIAN GARDEN GREENVILLE SC	Restaurants	\$55.45
10/20	DENNY'S INC 1800733669 GREENVILLE SC	Restaurants	\$28.40
10/21	SPI*DUKE-ENERGY CHARLOTTE NC	Services	\$250.00
10/27	DUNKIN #344963 Q35 GREER SC	Restaurants	\$2.43
10/27	ALDI 76093 GREER SC	Supermarkets	\$66.56
10/28	DOLLAR-GENERAL #1767 GREER SC	Merchandise	\$7.50
10/28	DOLLAR-GENERAL #1767 GREER SC	Merchandise	\$7.50
10/28	CULVER S OF GREER #569 GREER SC	Restaurants	\$12.95
10/28	JOSEY S CHUCKWAGON TAYLORS SC	Restaurants	\$11.71
10/28	ONEAL SANITATION GREER SC	Services	\$54.00
10/29	QT 1113 GREER SC 0111302F6FSCZZE	Gasoline	\$10.00
10/29	LIFEVANTAGE LIFEVANTAGE.CUT	Supermarkets	\$137.23
10/29	USPS PO 4536600650 GREER SC	Government Services	\$12.65
10/30	WALMART SC 04145 GREER SC	Merchandise	\$22.30
10/30	MURPHY7059ATWALMART TAYLORS SC	Gasoline	\$12.41
10/31	DAVE AND BUSTER'S #72 GREENVILLE SC	Restaurants	\$15.94
11/01	QT 1113 GREER SC 0111304QYGTRB2E	Gasoline	\$10.00
11/02	QT 1113 GREER SC 0111304GN2R4E2E	Gasoline	\$10.00
11/02	QT 1113 GREER SC 011130496F9AF2E	Gasoline	\$10.00
11/03	QT 1113 GREER SC 0111304PZZ7NJ2E	Gasoline	\$10.00
11/03	EBAY T 8476012023 SAN JOSE CA	Department Store	\$22.43
11/04	WALMART SC 04145 GREER SC	Merchandise	\$51.70
11/04	WALMART SC 04145 GREER SC	Merchandise	\$4.70
11/05	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$3.10
11/05	QT 1113 GREER SC 0111303UVK4MS2E	Gasoline	\$4.99
11/05	QT 1113 GREER SC 0111304SK4PMS2E	Gasoline	\$10.02

Cashback Bonus Rewards

PREVIOUS BALANCE	\$187
EARNED THIS PERIOD	
1% Cashback Bonus	+\$1.74
2% Cashback Bonus	+\$2.67
REDEEMED THIS PERIOD	-\$0.00
CASHBACK BONUS BALANCE	\$17.14

2% Cashback Bonus®

Earn 2% cash back at gas stations and restaurants on up to \$1,000 in combined purchases each quarter.

Plus earn 1% cash back on all other purchases.

For details, see Information For You section.

Fees and Interest Charged

TOTAL FEES FOR THIS PERIOD	\$0.00
----------------------------	--------

Continued on next page

Fees and Interest Charged continued

INTEREST CHARGED FOR THIS PERIOD	AMOUNT
INTEREST CHARGE ON PURCHASES	\$6.10
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$6.10
2021 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2021	\$0.00
TOTAL INTEREST CHARGED IN 2021	\$64.41

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	22.99% V	N/A	\$312.42	\$6.10
Cash Advances	24.99% V	N/A	\$0.00	\$0.00

V = VARIABLE RATE

* 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 the 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.

Cashback Bonus® Rewards

2% *Cashback Bonus*: Gas and Restaurant purchases are those made at merchants classified as gas stations and full service restaurants, cafes, cafeterias, and fast-food locations. Purchases coded in categories other than these, including purchases made at warehouse clubs, wholesale distributors, and discount stores, will not qualify. Purchases made using third-party payment accounts, tap-and-pay, mobile or wireless card readers, virtual wallets or similar technology may not be eligible.



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 1 of 6
DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 10/10/2021 - 11/09/2021

Security Deposit Account Activity

10/10/21	Beginning Balance	\$800.00
11/09/21	Ending Balance	\$800.00

Discover Bank, Member FDIC. Funds in Discover Bank deposits accounts are insured by the FDIC to the maximum amount by law.

Important Security Deposit Information

In case of errors or questions about your funding transfers, call us at 1-800-347-2683 or write us at Discover PO Box 30943, Salt Lake City, UT 84130 as soon as you can if you think your statement is wrong or if you need more information about a funding transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or the funding transfer you are unsure about, and explain as clear as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your Security Deposit Account for the amount you think is in error (if applicable) during the time it takes to complete our investigation.

Electronically Filed - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217



DISCOVER IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

RECEIVED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Account Summary 11/10/2021 - 12/01/2021

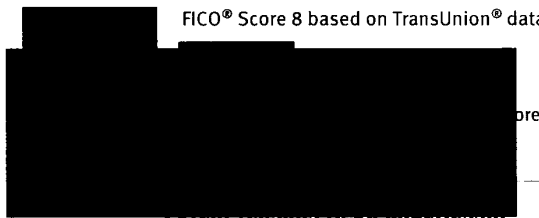
Previous Balance	\$15.30
Payments and Credits	-\$1,626.99
Purchases	+\$1,734.04
Balance Transfers	+\$0.00
Cash Advances	+\$25.00
Fees Charged	+\$10.50
Interest Charged	+\$0.00

New Balance: **\$157.85**

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

Credit Line	\$800
Credit Line Available	\$605
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$50

FICO® Score 8 based on TransUnion® data:



1. Access past statements any time.
2. Get statements faster than by mail.
3. Join millions to cut clutter & waste.

Go paperless today at Discover.com/gogreen

Payment Coupon

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



CHRISTOPHER LAWTON
1150 REID SCHOOL RD
TAYLORS SC 29687-4816



Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance	\$157.85
Minimum Payment Due	\$20.00
Payment Due Date	01/04/2022

Amount Enclosed \$

For a faster, easier way to pay...



Discover.com 1-800-347-2683

See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

000001986451933232580001578500398500002000

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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

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		Home Phone	
		Work Phone	
City		Email	
State, Zip			



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 2 of 8
DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 11/10/2021 - 12/09/2021

Transactions

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT
11/15	PUBLIX #632 TAYLORS SC	-\$6.99
11/18	PAYMENT - THANK YOU	-\$348.50
11/20	PAYMENT - THANK YOU	-\$280.50
11/27	PAYMENT - THANK YOU	-\$293.50
12/06	INTERNET PAYMENT - THANK YOU	-\$60.00
12/06	PAYMENT - THANK YOU	-\$398.50
12/07	INTERNET PAYMENT - THANK YOU	-\$70.00
12/08	INTERNET PAYMENT - THANK YOU	-\$79.00
12/09	INTERNET PAYMENT - THANK YOU	-\$90.00

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
11/08	MCDONALD'S F1667 GREENVILLE SC	Restaurants	\$13.56
11/08	QT 1113 GREER SC 0111302KP89542E	Gasoline	\$14.99
11/08	QT 1113 GREER SC 0111301W97GK82E	Gasoline	\$10.00
11/08	USPS PO 4536600650 GREER SC	Government Services	\$5.15
11/09	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$2.12
11/09	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$8.61
11/09	JERSEY MIKES 7011 GREER SC	Restaurants	\$21.76
11/09	QT 1113 GREER SC 0111301FKJUQ82E	Gasoline	\$10.00
11/10	WALMART SC 01244 TAYLORS SC	Merchandise	\$139.07
11/10	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$5.00
11/11	SUBWAY 38209 GREENVILLE SC	Restaurants	\$2.69
11/11	FIREBIRDS GREENVILLE GREENVILLE SC	Restaurants	\$69.14
11/11	DENNY'S INC 1800733669 GREENVILLE SC	Restaurants	\$8.22
11/11	APPLEBEES 800187088490 GREER SC	Restaurants	\$12.87
11/11	MURPHY7059ATWALMART TAYLORS SC	Gasoline	\$10.00
11/12	CULVER S OF GREER #569 GREER SC	Restaurants	\$9.81
11/12	USPS PO 4536600650 GREER SC	Government Services	\$11.85
11/13	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$21.62
11/13	PUBLIX #632 TAYLORS SC	Supermarkets	\$63.18
11/13	PUBLIX #632 TAYLORS SC	Supermarkets	\$5.48
11/13	ALDI 76093 GREER SC	Supermarkets	\$27.97
11/14	ITALIAN GARDEN GREENVILLE SC	Restaurants	\$21.95
11/15	QT 1113 GREER SC 0111301GG8DE23E	Gasoline	\$12.18
11/15	PUBLIX #632 TAYLORS SC	Supermarkets	\$6.99
11/16	CRACKER BARREL #25 GREEN GREENVILLE SC	Restaurants	\$48.16
11/17	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$15.67
11/17	CULVER S OF GREER #569 GREER SC	Restaurants	\$12.95
11/18	WALMART SC 04145 GREER SC	Merchandise	\$29.68
11/18	LIFEVANTAGE LIFEVANTAGE.CUT	Supermarkets	\$43.72
11/18	LIFEVANTAGE LIFEVANTAGE.CUT	Supermarkets	\$43.72
11/19	WALMART SC 04145 GREER SC	Merchandise	\$3.44
11/19	QT 1113 GREER SC 0111304PHDEUC4E	Gasoline	\$12.17
11/20	AMZN MKTP US*9G09T3FY3 AMZN.COM/BILLWA 5KXV3R0CT7P	Merchandise	\$36.45

Cashback Bonus Rewards

PREVIOUS BALANCE	\$1,128
EARNED THIS PERIOD	
1% Cashback Bonus	+\$11.49
2% Cashback Bonus	+\$20.54
REDEEMED THIS PERIOD	-\$0.00
CASHBACK BONUS BALANCE	\$33.11
2% Cashback Bonus®	
Earn 2% cash back at gas stations and restaurants on up to \$1,000 in combined purchases each quarter.	
Plus earn 1% cash back on all other purchases	
For details, see Information For You section.	

Continued on next page

Transactions continued

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
11/20	SPI*DUKE-ENERGY CHARLOTTE NC	Services	\$350.00
11/20	USPS PO 4586800687 TAYLORS SC	Government Services	\$8.50
11/22	EXPERIAN* CREDIT REPORT 479-343-6237 CA	Services	\$26.49
	EXPERIAN* CREDIT REPORT		
11/23	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$3.30
11/23	ITALIAN GARDEN GREENVILLE SC	Restaurants	\$41.47
11/23	QT 1113 GREER SC	Gasoline	\$10.00
	0111304Z55FST4E		
11/23	QT 1113 GREER SC	Gasoline	\$12.10
	0111304GHQJT4E		
11/24	UNITYTELEHEALTH.NET 6023743001 AZ	Services	\$89.95
11/26	USPS PO 4536600650 GREER SC	Government Services	\$102.20
11/27	CULVER S OF GREER #569 GREER SC	Restaurants	\$12.95
11/29	THE UPS STORE 3018 TAYLORS SC	Services	\$2.12
11/29	TU SMARTMOVE 866-775-0961 CO	Services	\$40.00
	KMDNESQB5CJN		
11/29	SHARONVIEW FCU GREER SC	Cash Advances	\$25.00
11/29	USPS PO 4536600650 GREER SC	Government Services	\$17.80
11/30	CRACKER BARREL #25 GREEN GREENVILLE SC	Restaurants	\$33.50
12/01	DOLLAR TREE TAYLORS SC	Merchandise	\$2.12
12/01	DOLLAR TREE TAYLORS SC	Merchandise	\$3.18
12/01	LIFEVANTAGE LIFEVANTAGE.CUT	Supermarkets	\$100.00
12/02	EL JALISCO OF GREER GREER SC	Restaurants	\$34.05
12/02	QT 1118 LYMAN SC	Gasoline	\$12.14
	0111801U648XT5E		
12/02	USPS PO 4536600650 GREER SC	Government Services	\$18.14
12/04	USPS PO 4586800687 TAYLORS SC	Government Services	\$6.34
12/07	JOSEY S CHUCKWAGON TAYLORS SC	Restaurants	\$20.82
12/07	QT 1113 GREER SC	Gasoline	\$10.00
	0111304VVDAMD6E		
12/07	USPS PO 4536600650 GREER SC	Government Services	\$16.70

Fees and Interest Charged

FEES FOR THIS PERIOD	AMOUNT
CASH ADVANCE FEE	\$10.00
MINIMUM INTEREST CHARGE FEE	\$0.50
TOTAL FEES FOR THIS PERIOD	\$10.50
TOTAL INTEREST FOR THIS PERIOD	\$0.00
2021 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2021	\$10.50
TOTAL INTEREST CHARGED IN 2021	\$64.41

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

CURRENT BILLING PERIOD: 30 DAYS

TYPE OF BALANCE	APR*	PROMO APR EXPIRES**	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	22.99% V	N/A	\$0.00	\$0.00

Continued on next page



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 7 of 8
DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 11/10/2021 - 12/09/2021

Interest Charge Calculation continued

TYPE OF BALANCE	APR*	PROMO APR EXPIRES**	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Cash Advances	24.99% V	N/A	\$8.21	\$0.00

V = VARIABLE RATE

* 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 the 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.

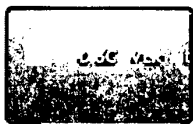
Availability of FICO® Credit Score

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.

Cashback Bonus® Rewards

2% Cashback Bonus: Gas and Restaurant purchases are those made at merchants classified as gas stations and full service restaurants, cafes, cafeterias and fast-food locations. Purchases coded in categories other than these, including purchases made at warehouse clubs, wholesale distributors, and discount stores, will not qualify. Purchases made using third-party payment accounts, tap-and-pay, mobile or wireless card readers, virtual wallets or similar technology may not be eligible.

Continued on next page



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 11/10/2021 - 12/09/2021

Page 2 of 8

Security Deposit Account Activity

11/10/21	Beginning Balance	\$800.00
12/09/21	Ending Balance	\$800.00

Discover Bank, Member FDIC. Funds in Discover Bank deposits accounts are insured by the FDIC to the maximum amount by law.

Important Security Deposit Information

In case of errors or questions about your funding transfers, call us at 1-800-347-2683 or write us at Discover PO Box 30943, Salt Lake City, UT 84130 as soon as you can if you think your statement is wrong or if you need more information about a funding transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or the funding transfer you are unsure about, and explain as clear as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your Security Deposit Account for the amount you think is in error (if applicable) during the time it takes to complete our investigation.

FILED ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217



DISCOVER IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

Electronically Filed - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Account Summary

Previous Balance	\$157.85
Payments and Credits	-\$1,769.24
Purchases	+\$3,370.24
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00

New Balance: \$1,758.85

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

Credit Line	\$2,300
Credit Line Available	\$532
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$50

FICO® Score 8 based on TransUnion® data:



1. Access past statements any time.
2. Get statements faster than by mail.
3. Join millions to cut clutter & waste.

Go paperless today at Discover.com/gogreen

Payment Coupon

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



CHRISTOPHER LAWTON
4 SHAIRPIN LN
GREENVILLE SC 29607-6412



Payment Information

New Balance	Minimum Payment	Payment Due Date
\$1,758.85	\$53.00	02/04/2022

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 \$40.00.

Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance	\$1,758.85
Minimum Payment Due	\$53.00
Payment Due Date	02/04/2022

Amount Enclosed

\$

For a faster, easier way to pay...



Discover.com 1-800-347-2683

See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

000001986451933232580017588500558500005300

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/billingerrormotice>. 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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

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		Home Phone	
		Work Phone	
City		Email	
State, Zip			



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 2 of 8
DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 12/10/2021 - 01/09/2022

Transactions

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT
12/14	INTERNET PAYMENT - THANK YOU	-\$263.74
12/15	INTERNET PAYMENT - THANK YOU	-\$78.51
12/17	INTERNET PAYMENT - THANK YOU	-\$300.00
12/21	PAYMENT - THANK YOU	-\$458.50
12/21	PETSUPPLIES PLUS #4059 TAYLORS SC	-\$35.99
01/04	PAYMENT - THANK YOU	-\$558.50
01/06	INTERNET PAYMENT - THANK YOU	-\$74.00

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
12/10	MMS-PRSMAGRNVLSTARBUCK GREENVILLE SC	Restaurants	\$23.92
12/11	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$23.80
12/11	PEBBLE CREEK PIZZA GREENVILLE SC	Restaurants	\$58.17
12/11	JACKPOTS FURNITURE AND M GREER SC	Travel/Entertainment	\$145.45
12/12	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$14.51
12/12	QT 1135 GREENVILLE SC	Gasoline	\$18.98
	0113502DHZ3TX6E		
12/12	7-ELEVEN 36821 GREER SC	Gasoline	\$10.00
12/12	7-ELEVEN 36821 GREER SC	Gasoline	\$13.01
12/13	ARBYS - 7211 GREENVILLE SC	Restaurants	\$22.01
12/13	MCDONALD'S F7510 GREENVILLE SC	Restaurants	\$12.39
12/13	LONGHORN STEAK 0125307 GREENVILLE SC	Restaurants	\$109.36
12/13	TWO MEN & A TRUCK 0135 GREENVILLE SC	Travel/Entertainment	\$1,010.40
12/13	JACKPOTS FURNITURE AND M GREER SC	Travel/Entertainment	\$4.30
12/14	QT 1114 GREER SC	Gasoline	\$8.77
	0111403CUGXU66E		
12/15	DOLLAR GENERAL #11744 MAULDIN SC	Merchandise	\$24.63
12/15	JOSEY S CHUCKWAGON TAYLORS SC	Restaurants	\$10.71
12/15	7-ELEVEN 36840 TAYLORS SC	Gasoline	\$12.00
12/15	USPS PO 4536600650 GREER SC	Government Services	\$9.10
12/16	DOLLAR-GENERAL #1767 GREER SC	Merchandise	\$15.54
12/16	JERSEY MIKES 7011 GREER SC	Restaurants	\$17.55
12/17	SUSHI HANA GREENVILLE SC	Restaurants	\$29.53
12/17	CRACKER BARREL #491 SIMP SIMPSONVILLE SC	Restaurants	\$31.63
12/17	MURPHY5670ATWALMART SIMPSONVILLE SC	Gasoline	\$15.02
12/17	QT 1113 GREER SC	Gasoline	\$10.30
	0111301TB9SHH7E		
12/17	PIEDMONT NATURAL GAS 800-7527504 NC	Services	\$159.58
12/17	LIFEVANTAGE LIFEVANTAGE.CUT	Supermarkets	\$109.30
12/18	PETSUPPLIES PLUS #4059 TAYLORS SC	Merchandise	\$58.59
12/18	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$48.69
12/18	PIZZA HUT 033137 GREER SC	Restaurants	\$6.47
12/18	SPI*DUKE-ENERGY CHARLOTTE NC	Services	\$235.00
12/18	PUBLIX #632 TAYLORS SC	Supermarkets	\$30.02
12/19	TMOBILE*AUTO PAY 800-937-8997 WA 1027720831	Services	\$202.29
12/20	GOOGLE *YOUTUBE PREMIUM G.CO/HELPPAY#CA POGOTMXA	Merchandise	\$11.99
12/20	WALMART SC 04145 GREER SC	Merchandise	\$11.78

Cashback Bonus Rewards

PREVIOUS BALANCE	\$39.31
EARNED THIS PERIOD	
1% Cashback Bonus	+\$3.10
2% Cashback Bonus	+\$3.58
REDEEMED THIS PERIOD	-\$9.00
CASHBACK BONUS BALANCE	\$7.99
2% Cashback Bonus®	

Earn 2% cash back at **gas stations** and **restaurants** on up to \$1,000 in combined purchases each quarter.
Plus earn 1% cash back on all other purchases.
For details, see Information For You section.

Continued on next page

Transactions continued

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
12/20	CULVERS GREER W WADE3 GREER SC	Restaurants	\$34.18
12/21	PETSUPPLIES PLUS #4059 TAYLORS SC	Merchandise	\$4.01
12/21	JOSEY S CHUCKWAGON TAYLORS SC	Restaurants	\$11.51
12/21	JOSEY S CHUCKWAGON TAYLORS SC	Restaurants	\$15.68
12/21	QT 1104 GREENVILLE SC	Gasoline	\$12.02
	0110401B73TBY7E		
12/22	PETSMART # 1301 TAYLORS SC	Merchandise	\$11.60
12/22	CULVERS GREER W WADE3 GREER SC	Restaurants	\$9.81
12/22	QT 1113 GREER SC	Gasoline	\$12.03
	0111301DSJD337E		
12/22	PAYPAL *DONATE EBAY 402-935-7733 CA	Services	\$10.90
12/23	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$23.24
12/23	LIFEVANTAGE LIFEVANTAGE.CUT	Supermarkets	\$108.86
12/24	DOLLAR-GENERAL #1767 GREER SC	Merchandise	\$8.69
12/24	WALMART SC 04145 GREER SC	Merchandise	\$15.30
12/24	UNITYTELEHEALTH.NET 6023743001 AZ	Services	\$70.00
12/24	USPS PO 4536600650 GREER SC	Government Services	\$13.50
12/25	WALGREENS #10391 SIMPSONVILLE SC	Merchandise	\$6.36
12/25	TEXAS ROADHOUSE 2025 TAYLORS SC	Restaurants	\$10.63
12/25	WAFFLE HOUSE 0875 GREENVILLE SC	Restaurants	\$22.75
12/25	QT 1147 GREENVILLE SC	Gasoline	\$12.00
	0114703PTHTFE8E		
12/26	DOLLAR-GENERAL #0088 GREENVILLE SC	Merchandise	\$44.72
12/26	TST* EGGS UP GRILL - W GREENVILLE SC	Restaurants	\$19.61
	00024703005688302098AA		
12/27	DOLLAR-GENERAL #6166 GREENVILLE SC	Merchandise	\$6.63
12/27	JOSEY S CHUCKWAGON TAYLORS SC	Restaurants	\$49.87
12/28	WWW.ROBBREPORT.COM 8009477472 CA	Merchandise	\$49.00
12/28	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$4.00
12/29	QT 1113 GREER SC	Gasoline	\$4.99
	0111301NCAT9U8E		
12/30	WALMART SC 04145 GREER SC	Merchandise	\$46.72
12/30	QT 1113 GREER SC	Gasoline	\$12.24
	0111304XKFBRY8E		
12/30	USPS CHANGE OF ADDRESS 800-238-3150 TN	Government Services	\$1.10
12/30	USPS CHANGE OF ADDRESS 800-238-3150 TN	Government Services	\$1.10
12/31	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$6.36
12/31	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$3.45
01/03	CULVERS GREER W WADE3 GREER SC	Restaurants	\$12.95
01/03	QT 1113 GREER SC	Gasoline	\$6.42
	0111304M98CVYJH		
01/03	QT 1113 GREER SC	Gasoline	\$10.02
	01113045RDJXYJH		
01/03	USPS PO 4536600650 GREER SC	Government Services	\$19.50
01/04	WALMART SC 04145 GREER SC	Merchandise	\$19.59
01/04	DNH*DOMAIN NAME/HOSTING	Services	\$26.34
	480-624-2500 AZ		
01/05	MCCULLAH INDUSTRIES 8889970401 TX	Merchandise	\$44.80
01/05	GREENVILLE WATER 864-241-6000 SC	Services	\$25.02
01/06	QT 1113 GREER SC	Gasoline	\$10.00
	0111304UPK39AKH		
01/07	USPS PO 4536600650 GREER SC	Government Services	\$7.95

Continued on next page



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 12/10/2021 - 01/09/2022

Page 1 of 8

Fees and Interest Charged

TOTAL FEES FOR THIS PERIOD	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$0.00
2022 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2022	\$0.00
TOTAL INTEREST CHARGED IN 2022	\$0.00

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	22.99% V	N/A	\$0.00	\$0.00
Cash Advances	24.99% V	N/A	\$0.00	\$0.00

V = VARIABLE RATE

* 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 the 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.

Cashback Bonus® Rewards

2% Cashback Bonus: Gas and Restaurant purchases are those made at merchants classified as gas stations and full service restaurants, cafes, cafeterias, and fast-food locations. Purchases coded in categories other than these, including purchases made at warehouse clubs, wholesale distributors, and discount stores, will not qualify. Purchases made using third-party payment accounts, tap-and-pay, mobile or wireless card readers, virtual wallets or similar technology may not be eligible.

Continued on next page



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 1 of 8
DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 12/10/2021 - 01/09/2022

Security Deposit Account Activity

12/10/21	Beginning Balance	\$800.00
12/14/21	SECURITY DEPOSIT REFUND	-\$800.00
01/09/22	Ending Balance	\$0.00

Discover Bank, Member FDIC. Funds in Discover Bank deposits accounts are insured by the FDIC to the maximum amount by law.

Important Security Deposit Information

In case of errors or questions about your funding transfers, call us at 1-800-347-2683 or write us at Discover PO Box 30943, Salt Lake City, UT 84130 as soon as you can if you think your statement is wrong or if you need more information about a funding transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or the funding transfer you are unsure about, and explain as clear as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

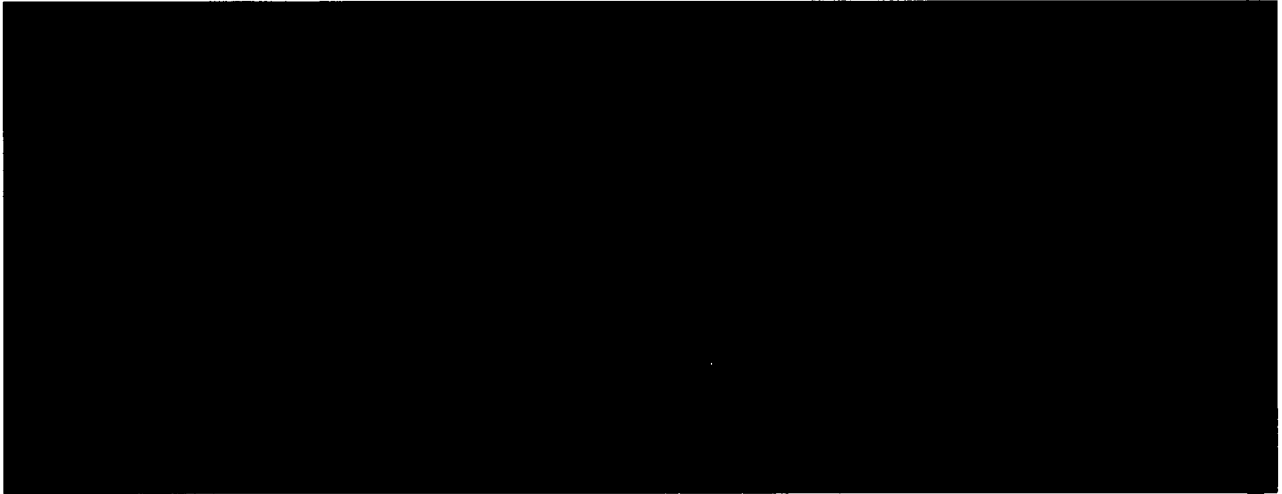
We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your Security Deposit Account for the amount you think is in error (if applicable) during the time it takes to complete our investigation.

FILED ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

FICO® Credit Score



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.

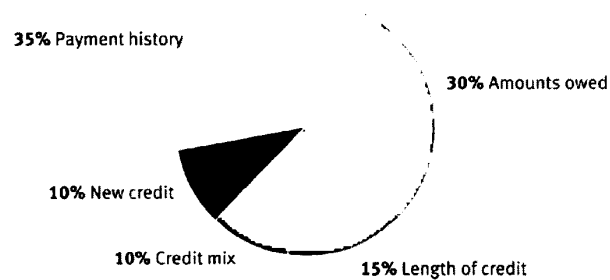
For questions on the availability of your score go to the "Information For You" section of this statement.

As a new cardmember with less than 12 months of account history with Discover, your FICO® Credit Score history may take time to build, and may not start with the first month your account opened.

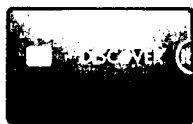
The FICO® Score 8 based on TransUnion data is the score that Discover uses.

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](https://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.



DISCOVER IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

RECEIVED - 2024 DEC 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Account Summary 01/01/2022 - 02/01/2022

Previous Balance	\$1,758.85
Payments and Credits	-\$1,375.99
Purchases	+\$1,812.00
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$34.12

New Balance: \$2,228.98

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

Credit Line	\$2,300
Credit Line Available	\$55
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$50

FICO® Score 8 based on TransUnion® data:



1. Access past statements any time.
2. Get statements faster than by mail.
3. Join millions to cut clutter & waste.

Go paperless today at Discover.com/gogreen

Payment Coupon

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



CHRISTOPHER LAWTON
4 SHAIRPIN LN
GREENVILLE SC 29607-6412



Payment Information

New Balance	Minimum Payment	Payment Due Date
\$2,228.98	\$66.00	03/04/2022

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 \$40.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	12 years	\$5,098
\$86	3 years	\$3,106 (Savings = \$1,992)

If you would like information about credit counseling services, call us at 1-800-347-1211.

Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance	\$2,228.98
Minimum Payment Due	\$66.00
Payment Due Date	03/04/2022

Amount Enclosed

\$

For a faster, easier way to pay...



Discover.com 1-800-347-2683

See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

000001986451933232580022289800990000006600

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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

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](https://discover.com).

Street Address		Home Phone	
		Work Phone	
City		Email	
State, Zip			



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

DISCOVER IT® CHROME CARD ENDING IN 6504
OPEN TO CLOSE DATE: 01/10/2022 - 02/09/2022

Page 1 of 6

Transactions

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT
01/10	PAYMENT - THANK YOU	-\$990.00
02/01	INTERNET PAYMENT - THANK YOU	-\$60.00
02/01	CASHBACK BONUS REDEMPTION PYMT/STMT CRDT	-\$75.99
02/04	INTERNET PAYMENT - THANK YOU	-\$250.00

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
01/09	WALMART SC 00640 GREENVILLE SC	Merchandise	\$78.92
01/09	DOLLAR-GENERAL #6166 GREENVILLE SC	Merchandise	\$8.50
01/09	DOLLAR-GENERAL #6166 GREENVILLE SC	Merchandise	\$8.75
01/09	BOSTON PIZZERIA OF WOODR GREENVILLE SC	Restaurants	\$42.67
01/10	JOSEY S CHUCKWAGON TAYLORS SC	Restaurants	\$16.32
01/10	QT 1113 GREER SC 0111304D3TSGSKH	Gasoline	\$10.00
01/10	SPEAR MEDIA LLC 8472614854 IL	Services	\$4.95
01/10	FOOD LION #2815 GREER SC	Supermarkets	\$110.61
	CASHOVER \$100.00 PURCHASES \$ 10.61		
01/10	USPS PO 4536600650 GREER SC	Government Services	\$15.10
01/11	CULVERS GREER W WADE3 GREER SC	Restaurants	\$12.95
01/11	THE UPS STORE 3018 TAYLORS SC	Services	\$7.42
01/11	FREEDOM FINDERS LIMITED 580-4657361 TX	Services	\$149.00
01/12	AMZN MKTP US*VE27W5P53 AMZN.COM/BILLWA 78P7KST1VPO	Merchandise	\$16.86
01/12	ROPER MOUNTAIN SCIENCE 8643558904 SC	Services	\$95.00
01/12	ACE HARDWARE CLASSIC GREENVILLE SC	Home Improvement	\$77.30
01/13	TAPESTRI.IO 3124777300 IL	Merchandise	\$9.95
01/13	PETSMART # 1301 TAYLORS SC	Merchandise	\$33.01
01/13	PAYPAL *SANKETNAKRA 402-935-7733 CA	Merchandise	\$229.00
01/13	QT 1113 GREER SC 01113026PKSS4KH	Gasoline	\$5.49
01/13	NATLCORVETTEMUSEUM 2707817973 KY	Services	\$50.00
01/14	MCDONALD'S F10236 GREENVILLE SC	Restaurants	\$7.75
01/14	MCDONALD'S F10236 GREENVILLE SC	Restaurants	\$2.16
01/14	QT 1113 GREER SC 01113047EFPC8KH	Gasoline	\$10.01
01/15	CVS/PHARMACY #05475 GREENVILLE SC	Merchandise	\$13.24
01/15	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$25.95
01/15	POPEYES 13063 GREER SC	Restaurants	\$12.93
01/15	QT 1135 GREENVILLE SC 01135018RQZMBMH	Gasoline	\$10.02
01/17	DAVE AND BUSTER'S #72 GREENVILLE SC	Restaurants	\$36.11
01/17	LOWE'S OF GREENVILLE, SC GREENVILLE SC	Home Improvement	\$22.62
01/18	MCCULLAH INDUSTRIES 8889970401 TX	Merchandise	\$24.05
01/18	EBAY O 03-08149-59152 SAN JOSE CA	Department Store	\$8.68
01/19	WALMART SC 04145 GREER SC	Merchandise	\$34.72
01/19	TMOBILE*AUTO PAY 800-937-8997 WA 1062891260	Services	\$202.41
01/19	USPS PO 4536600650 GREER SC	Government Services	\$9.90
01/20	FREEDOM FINDERS 580-4657361 TX	Merchandise	\$20.40
01/20	DOLLAR GENERAL #15195 GREER SC	Merchandise	\$4.00
01/20	QT 1113 GREER SC	Gasoline	\$2.50

Cashback Bonus Rewards

PREVIOUS BALANCE	\$71.99
EARNED THIS PERIOD	
1% Cashback Bonus	+\$1.36
2% Cashback Bonus	+\$2.54
REDEEMED THIS PERIOD	-\$70.99
CASHBACK BONUS BALANCE	\$2.90

2% Cashback Bonus®

Earn 2% cash back at **gas stations** and **restaurants** on up to \$1,000 in combined purchases each quarter.

Plus earn 1% cash back on all other purchases.

For details, see Information For You section.

Continued on next page

Transactions continued

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
01/20	01113035Z7CYZMH GOOGLE *YOUTUBE PREMIUM G.CO/HELPPAY#CA POGJBSJM	Travel/Entertainment	\$11.99
01/28	QT 1113 GREER SC 0111302JMFCTNH	Gasoline	\$10.02
01/31	QT 1113 GREER SC 0111301248QJ5NH	Gasoline	\$16.30
01/31	QT 1113 GREER SC 0111301958QJ5NH	Gasoline	\$10.00
02/01	QT 1113 GREER SC 0111303FRKPB9NH	Gasoline	\$10.00
02/02	WWW.CCMMUSA.COM 9368277930 MO	Merchandise	\$24.65
02/02	QT 1113 GREER SC 01113022UUAJCPH	Gasoline	\$3.35
02/02	IN *MANN LAW FIRM, PA 864-2438358 SC AQ6L911B	Services	\$100.00
02/02	USPS PO 4536600650 GREER SC	Government Services	\$9.45
02/05	MAVERICK BISCUIT TAYLORS SC	Restaurants	\$39.63
02/05	MAVERICK BISCUIT TAYLORS SC	Restaurants	\$2.08
02/05	MAVERICK BISCUIT TAYLORS SC	Restaurants	\$13.94
02/05	STROSSNERS BAKERY GREENVILLE SC	Restaurants	\$16.75
02/05	DAVE AND BUSTER'S #72 GREENVILLE SC	Restaurants	\$48.26
02/06	AMZN MKTP US*AT9HX71N3 AMZN.COM/BILLWA 2I330XLO1I7	Merchandise	\$15.90
02/07	QT 1113 GREER SC 0111301P6W56WPH	Gasoline	\$10.46
02/07	QT 1113 GREER SC 0111301FWG87WPH	Gasoline	\$10.02
02/08	AMZN MKTP US*BE4CM2A43 AMZN.COM/BILLWA 3DU4Y3LSMOA	Merchandise	\$13.41
02/08	SUSHI MASA GREENVILLE SC	Restaurants	\$16.54

Fees and Interest Charged

TOTAL FEES FOR THIS PERIOD	\$0.00
INTEREST CHARGED FOR THIS PERIOD	AMOUNT
INTEREST CHARGE ON PURCHASES	\$34.12
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$34.12
2022 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2022	\$0.00
TOTAL INTEREST CHARGED IN 2022	\$34.12

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	22.99% V	N/A	\$1,747.26	\$34.12

Continued on next page



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 6 of 6
DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 01/10/2022 - 02/09/2022

Interest Charge Calculation continued

TYPE OF BALANCE	APR*	PROMO APR EXPIRES**	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Cash Advances	24.99% V	N/A	\$0.00	\$0.00

V = VARIABLE RATE

* 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 the 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.

Cashback Bonus® Rewards

2% Cashback Bonus: Gas and Restaurant purchases are those made at merchants classified as gas stations and full service restaurants, cafes, cafeterias, and fast-food locations. Purchases coded in categories other than these, including purchases made at warehouse clubs, wholesale distributors, and discount stores, will not qualify. Purchases made using third-party payment accounts, tap-and-pay, mobile or wireless card readers, virtual wallets or similar technology may not be eligible.

Continued on next page



DISCOVER IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

Electronically Filed - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Account Summary

02/10/2022 02/10/2022

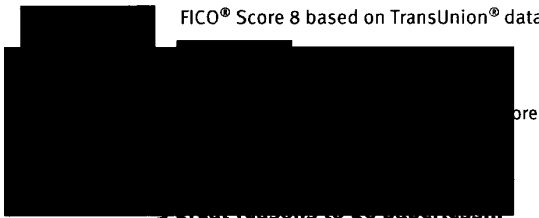
Previous Balance	\$2,228.98
Payments and Credits	-\$1,326.65
Purchases	+\$1,147.94
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$37.88

New Balance: \$2,088.15

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

Credit Line	\$2,300
Credit Line Available	\$99
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$50

FICO® Score 8 based on TransUnion® data:



1. Access past statements any time.
2. Get statements faster than by mail.
3. Join millions to cut clutter & waste.

Go paperless today at [Discover.com/gogreen](https://discover.com/gogreen)

Payment Coupon

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



CHRISTOPHER LAWTON
4 SHAIRPIN LN
GREENVILLE SC 29607-6412



Payment Information

New Balance	Minimum Payment	Payment Due Date
\$2,088.15	\$62.00	04/04/2022

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 \$40.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	11 years	\$4,702
\$81	3 years	\$2,909 (Savings= \$1,793)

If you would like information about credit counseling services, call us at 1-800-347-7111.

Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance	\$2,088.15
Minimum Payment Due	\$62.00
Payment Due Date	04/04/2022

Amount Enclosed \$

For a faster, easier way to pay...



[Discover.com](https://discover.com)

1-800-347-2683

See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

000001986451933232580020881500101140006200

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 SPM local time on any day will be credited to your Account as of that day. Payments received at our processing facility after SPM 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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

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		Home Phone	
		Work Phone	
City		Email	
State, Zip			



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 2 of 6
DISCOVER IT® CHROME CARD ENDING IN 6504
OPEN TO CLOSE DATE: 02/10/2022 - 03/09/2022

Transactions

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT
02/11	INTERNET PAYMENT - THANK YOU	-\$450.00
02/14	INTERNET PAYMENT - THANK YOU	-\$179.10
02/14	AMZN MKTP US AMZN.COM/BILLWA 6U9KHJIZTQF	-\$15.90
02/14	CASHBACK BONUS REDEMPTION PYMT/STMT CRDT	-\$20.90
02/24	FREEDOM FINDERS LIMITED 580-4657361 TX	-\$60.75
02/25	INTERNET PAYMENT - THANK YOU	-\$250.00
03/04	INTERNET PAYMENT - THANK YOU	-\$350.00

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
02/09	QT 1113 GREER SC 0111302DNSM55PH	Gasoline	\$10.00
02/09	INGLES GAS EXP #208 GREER SC	Gasoline	\$10.00
02/10	WWW.CCMMUSA.COM 9368277930 MO	Services	\$21.35
02/11	USPS PO 4536600650 GREER SC	Government Services	\$3.19
02/12	WALMART SC 04145 GREER SC	Merchandise	\$29.06
02/12	PIEDMONT NATURAL GAS 800-7527504 NC	Services	\$154.43
02/13	TAPESTRI.IO 3124777300 IL	Merchandise	\$9.95
02/13	BOSTON PIZZERIA OF WOODR GREENVILLE SC	Restaurants	\$40.61
02/13	FREEDOM FINDERS LIMITED 580-4657361 TX	Services	\$60.75
02/13	UNITYTELEHEALTH.NET 6023743001 AZ	Services	\$40.00
02/13	WWW.CCMMUSA.COM 9368277930 MO	Services	\$67.20
02/14	WALMART SC 04145 GREER SC	Merchandise	\$16.91
02/14	WWW.CCMMUSA.COM 9368277930 MO	Services	\$19.55
02/15	DNH*DOMAIN/HOSTING 480-624-2500 AZ 2039749242	Services	\$17.17
02/15	SPROUTS FARMERS MARKET SIMPSONVILLE SC	Supermarkets	\$0.08
02/19	TMOBILE*AUTO PAY 800-937-8997 WA 1097466494	Services	\$202.41
02/20	GOOGLE *YOUTUBE PREMIUM G.CO/HELPPAY#CA POHSMB3H	Merchandise	\$11.99
02/23	WENDYS #0060 GREER SC	Restaurants	\$0.77
02/23	QT 1113 GREER SC 0111301GQTS4QRH	Gasoline	\$10.00
02/24	WALMART SC 04145 GREER SC	Merchandise	\$14.02
02/25	QT 1113 GREER SC 01113019YGC4XRH	Gasoline	\$15.00
02/26	WALMART SC 03628 SIMPSONVILLE SC	Merchandise	\$85.26
02/26	DOLLAR GENERAL #22821 SIMPSONVILLE SC	Merchandise	\$5.50
02/27	SPROUTS FARMERS MARKET SIMPSONVILLE SC	Supermarkets	\$10.10
02/27	PP*BREWCULTURE SAN JOSE CA	Supermarkets	\$8.69
02/27	LOWE'S OF GREENVILLE, SC GREENVILLE SC	Home Improvement	\$9.50
02/28	PIEDMONT NATURAL GAS 800-7527504 NC	Services	\$125.44
03/01	WALMART SC 04145 GREER SC	Merchandise	\$3.12
03/01	QT 1113 GREER SC 0111301HADK4DSH	Gasoline	\$12.00
03/03	QT 1113 GREER SC 0111301AZRTXMSH	Gasoline	\$10.14

Cashback Bonus® Rewards

PREVIOUS BALANCE	\$219.90
EARNED THIS PERIOD	
1% Cashback Bonus	+\$0.31
2% Cashback Bonus	+\$0.80
REDEEMED THIS PERIOD	-\$20.90
CASHBACK BONUS BALANCE	\$11.11
2% Cashback Bonus®	
Earn 2% cash back at gas stations and restaurants on up to \$1,000 in combined purchases each quarter.	
Plus earn 1% cash back on all other purchases	
For details, see Information For You section.	

Continued on next page

Transactions continued

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
03/04	QT 1113 GREER SC 0111301WGR9GRSH	Gasoline	\$15.00
03/04	USPS PO 4536600650 GREER SC	Government Services	\$8.95
03/07	HOOVES AND PAWS APPLE VALLEY CA	Merchandise	\$57.64
03/07	GSXFINTech 9368277930 MO	Merchandise	\$31.20
03/07	WENDYS #0060 GREER SC	Restaurants	\$7.77
03/07	USPS PO 4536600650 GREER SC	Government Services	\$3.19

Fees and Interest Charged

TOTAL FEES FOR THIS PERIOD	\$0.00
INTEREST CHARGED FOR THIS PERIOD	AMOUNT
INTEREST CHARGE ON PURCHASES	\$37.88
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$37.88
2022 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2022	\$0.00
TOTAL INTEREST CHARGED IN 2022	\$72.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

CURRENT BILLING PERIOD: 28 DAYS

TYPE OF BALANCE	APR*	PROMO APR EXPIRES**	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	22.99% V	N/A	\$2,147.70	\$37.88
Cash Advances	24.99% V	N/A	\$0.00	\$0.00

V = VARIABLE RATE

* 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

Your Billing Rights: Keep This Document For Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Discover
P.O. Box 30421
Salt Lake City, UT 84130-0421.

You may also contact us on the Web: <https://discover.com/billingerrornotice>

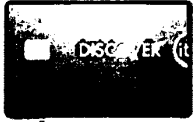
In your letter or on the Web, please give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- By 5:00 P.M. ET on the date an automated payment is scheduled, if you want to stop payment on the amount you think is wrong. You must notify us of any

Continued on next page



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 6 of 6
DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 02/10/2022 - 03/09/2022

Information For You continued

potential errors in writing or electronically. You may call us, but if you do we are not necessarily required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter or Web Submission

When we receive your written or electronic notice, we must do two things:

1. Within 30 days of receiving your notice, we must tell you that we received it. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your notice, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may continue to appear on your statement.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- **If we made a mistake:** You will not have to pay the amount in question or any interest or other fees related to that amount.
- **If we do not believe there was a mistake:** You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us (or visit <https://discover.com/billingerrornotice>) within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

Discover
P.O. Box 30945
Salt Lake City, UT 84130-0945
<https://discover.com/billingerrornotice>

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

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.

Continued on next page

Information For You continued

Cashback Bonus® Rewards

2% Cashback Bonus: Gas and Restaurant purchases are those made at merchants classified as gas stations and full service restaurants, cafes, cafeterias, and fast-food locations. Purchases coded in categories other than these, including purchases made at warehouse clubs, wholesale distributors, and discount stores, will not qualify. Purchases made using third-party payment accounts, tap-and-pay, mobile or wireless card readers, virtual wallets or similar technology may not be eligible.

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217



DISCOVER IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

Account Summary

03/01/2022 - 04/09/2022

Previous Balance	\$2,088.15
Payments and Credits	-\$1,231.22
Purchases	+\$1,227.69
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$29.00
Interest Charged	+\$43.80

New Balance: **\$2,157.42**

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

Credit Line	\$2,300
Credit Line Available	\$142
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$50

FICO® Score 8 based on TransUnion® data:



1. Access past statements any time.
2. Get statements faster than by mail.
3. Join millions to cut clutter & waste.

Go paperless today at [Discover.com/gogreen](https://discover.com/gogreen)

Payment Coupon

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



CHRISTOPHER LAWTON
4 SHAIRPIN LN
GREENVILLE SC 29607-6412



Payment Information

New Balance	Minimum Payment	Payment Due Date
\$2,157.42	\$64.00	05/04/2022

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 \$40.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	12 years	\$4,960
\$84	3 years	\$3,016 (Savings= \$1,944)

If you would like information about credit counseling services, call us at 1-800-347-2683.

Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance	\$2,157.42
Minimum Payment Due	\$64.00
Payment Due Date	05/04/2022

Amount Enclosed

\$

For a faster, easier way to pay...



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

See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

000001986451933232580021574200400420006400

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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

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		Home Phone	
		Work Phone	
City		Email	
State, Zip			



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 2 of 8
DISCOVER IT® CHROME CARD ENDING IN 6504
OPEN TO CLOSE DATE: 03/10/2022 - 04/09/2022

Transactions

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT
03/11	INTERNET PAYMENT - THANK YOU	-\$150.00
03/18	INTERNET PAYMENT - THANK YOU	-\$217.11
03/22	INTERNET PAYMENT - THANK YOU	-\$32.00
03/22	REPRESENTED INTERNET PAYMENT - THANK YOU	-\$217.11
03/22	RETURNED INTERNET PMT	\$217.11
03/25	INTERNET PAYMENT - THANK YOU	-\$50.00
03/25	INTERNET PAYMENT - THANK YOU	-\$120.00
03/25	CASHBACK BONUS REDEMPTION PYMT/STMT CRDT	-\$12.11
04/01	INTERNET PAYMENT - THANK YOU	-\$400.00
04/04	INTERNET PAYMENT - THANK YOU	-\$50.00
04/08	INTERNET PAYMENT - THANK YOU	-\$200.00

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
03/08	DOLLAR-GENERAL #1767 GREER SC	Merchandise	\$6.00
03/08	TRACTOR SUPPLY CO #5509 BRENTWOOD TN	Merchandise	\$33.91
03/08	MCDONALD'S F1667 GREENVILLE SC	Restaurants	\$4.74
03/09	GREENVILLE WATER 864-241-6000 SC	Services	\$44.12
03/09	GOOGLE *OFFERUP INC 855-836-3987 CA	Services	\$7.99
	POHS5APK		
03/09	SDC*LAURENS ELECTRIC COO LAURENS SC	Services	\$70.18
03/11	QT 1113 GREER SC	Gasoline	\$18.00
	0111302T5QTSHTH		
03/11	GOOGLE *OFFERUP INC 855-836-3987 CA	Services	\$7.99
	POHUFENS		
03/12	CHRISTMAS TREE #7073 GREENVILLE SC	Merchandise	\$8.20
03/12	MAVERICK BISCUIT TAYLORS SC	Restaurants	\$16.04
03/13	BARGAIN HUNT GREENVILLE GREENVILLE SC	Merchandise	\$10.99
03/13	TAPESTRI.O 3124777300 IL	Merchandise	\$9.95
03/13	BINTIME MAULDIN SC	Merchandise	\$15.00
03/13	DAVE AND BUSTER'S #72 GREENVILLE SC	Restaurants	\$30.39
03/15	DOLLAR-GENERAL #1767 GREER SC	Merchandise	\$11.22
03/15	CULVERS GREENVILLE WOODR GREENVILLE SC	Restaurants	\$10.56
03/19	QT 1133 GREENVILLE SC	Gasoline	\$12.01
	0113301XFCEVEUH		
03/19	TMOBILE*AUTO PAY 800-937-8997 WA	Services	\$203.31
	1130876591		
03/20	MCDONALD'S F10236 GREENVILLE SC	Restaurants	\$8.51
03/20	GOOGLE *YOUTUBE PREMIUM	Travel/Entertainment	\$11.99
	G.CO/HELPPAY#CA		
	POI77LZV		
03/21	QT 1113 GREER SC	Gasoline	\$7.60
	01113026VKWTNUH		
03/21	USPS PO 4536600650 GREER SC	Government Services	\$3.19
03/24	DOLLAR-GENERAL #1767 GREER SC	Merchandise	\$7.95
03/24	DOLLAR-GENERAL #1767 GREER SC	Merchandise	\$10.95
03/24	ALDI 76093 GREER SC	Supermarkets	\$38.42
03/26	QT 1114 GREER SC	Gasoline	\$5.00
	0111402KA7677UH		
03/27	THE VITAMIN SHOPPE#305 GREENVILLE SC	Supermarkets	\$4.52
	02741R		
03/28	QT 1113 GREER SC	Gasoline	\$10.01

Cashback Bonus Rewards

PREVIOUS BALANCE	\$11.11
EARNED THIS PERIOD	
1% Cashback Bonus	+\$0.38
2% Cashback Bonus	+\$0.59
REDEEMED THIS PERIOD	-\$11.11
CASHBACK BONUS BALANCE	\$10.97
2% Cashback Bonus®	
Earn 2% cash back at gas stations and restaurants on up to \$1,000 in combined purchases each quarter.	
Plus earn 1% cash back on all other purchases	
For details, see Information For You section.	

Continued on next page

Transactions continued

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
	0111302A7JW9EVH		
03/28	UNITYTELEHEALTH.NET 6023743001 AZ	Services	\$40.00
03/29	DOLLAR-GENERAL #1767 GREER SC	Merchandise	\$6.00
03/29	QT 1138 SIMPSONVILLE SC	Gasoline	\$12.01
	0113802HM8ZFPVH		
03/29	QT 1113 GREER SC	Gasoline	\$12.02
	0111302D55EVJH		
03/29	ACE HARDWARE CLASSIC GREENVILLE SC	Home Improvement	\$30.85
03/30	DOLLAR GENERAL #15195 GREER SC	Merchandise	\$18.89
	CASHOVER \$ 10.00 PURCHASES \$ 8.89		
03/30	CULVERS GREENVILLE WOODR GREENVILLE SC	Restaurants	\$11.33
03/30	USPS PO 4536600650 GREER SC	Government Services	\$4.65
03/31	FIREHOUSE SUBS 0346 ECOM GREER SC	Restaurants	\$10.79
04/01	DOLLAR-GENERAL #1767 GREER SC	Merchandise	\$1.06
04/01	PP*BREWCULTURE SAN JOSE CA	Supermarkets	\$12.42
04/02	QT 1113 GREER SC	Gasoline	\$15.01
	0111302M6EESZVH		
04/02	GREENVILLE WATER 864-241-6000 SC	Services	\$43.26
04/02	SDC*LAURENS ELECTRIC COO LAURENS SC	Services	\$64.96
04/02	STRATUS 417-4400059 TX	Services	\$21.75
04/02	PUBLIX #530 GREENVILLE SC	Supermarkets	\$66.22
04/03	CRACKER BARREL #491 SIMP SIMPSONVILLE SC	Restaurants	\$34.96
04/03	ONE9 00061 CLINTON SC	Gasoline	\$4.38
04/03	QT 1138 SIMPSONVILLE SC	Gasoline	\$3.49
	01138023D7B44VH		
04/03	QT 1138 SIMPSONVILLE SC	Gasoline	\$40.04
	01138029B7B44VH		
04/03	SC STATE MUSEUM COLUMBIA SC	Government Services	\$18.00
04/04	WALMART SC 04145 GREER SC	Merchandise	\$49.31
04/04	PIEDMONT NATURAL GAS 800-7527504 NC	Services	\$72.00
04/07	NADA PRODUCTIONS, LLC 4153780007 CA	Services	\$5.55

Fees and Interest Charged

FEES FOR THIS PERIOD	AMOUNT
RETURNED CHECK CHARGE	\$29.00
TOTAL FEES FOR THIS PERIOD	\$29.00
INTEREST CHARGED FOR THIS PERIOD	AMOUNT
INTEREST CHARGE ON PURCHASES	\$43.80
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$43.80
2022 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2022	\$29.00
TOTAL INTEREST CHARGED IN 2022	\$115.80

Continued on next page

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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

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

Home Phone

Work Phone

City

Email

State, Zip



DISCOVER IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

Electronically Filed - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Account Summary 09/10/2022 - 10/09/2022

Previous Balance	\$2,177.42
Payments and Credits	-\$190.22
Purchases	+\$241.18
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$49.15

New Balance: \$2,277.53

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

Credit Line	\$2,300
Credit Line Available	\$22
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$22

FICO® Score 8 based on TransUnion® data:



Payment Information

New Balance	Minimum Payment	Payment Due Date
\$2,277.53	\$67.00	11/04/2022

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.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	13 years	\$6,086
\$92	3 years	\$3,304 (Savings= \$2,782)

If you would like information about credit counseling services, call us at 1-800-347-1221.

Payment Coupon

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



CHRISTOPHER LAWTON
4 SHAIRPIN LN
GREENVILLE SC 29607-6412



Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance	\$2,277.53
Minimum Payment Due	\$67.00
Payment Due Date	11/04/2022

Amount Enclosed

\$

For a faster, easier way to pay...

Discover.com 1-800-347-2683
See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

000001986451933232580022775300378530006700



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 2 of 6
DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 08/10/2022 - 09/09/2022

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.

Cashback Bonus® Rewards

You earn a full 2% Cashback Bonus® on your first \$1000 in combined purchases at Gas Stations (stand-alone), and Restaurants each calendar quarter. Calendar quarters begin January 1, April 1, July 1, and October 1. Purchases at Gas Stations and Restaurants over the quarterly cap, and all other purchases, earn 1% Cashback. Gas 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. Gas Stations affiliated with supermarkets, supercenters, and wholesale clubs may not be eligible. Restaurant purchases include those made at merchants classified as full-service restaurants, cafes, cafeterias, fast-food locations, and restaurant delivery services. Purchases must be made with merchants in the U.S. To qualify for 2%, 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 2% 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 2% if the technology does not provide sufficient transaction details or a qualifying MCC. Learn more at Discover.com/digitalwallets. See Cashback Bonus® Program Terms and Conditions for more information.

Continued on next page

Transactions continued

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
09/01	PP*BREWCULTURE SAN JOSE CA	Supermarkets	\$13.66
09/01	ACE HARDWARE CLASSIC GREENVILLE SC	Home Improvement	\$7.65
09/03	PP*BREWCULTURE SAN JOSE CA	Supermarkets	\$9.37
09/03	LIDL #1141 GREENVILLE SC 1141032729452462216231	Supermarkets	\$40.00
09/04	MARSHALLS #0369 GREENVILLE SC	Merchandise	\$22.24
09/04	LONGHORN STEAK 0125307 GREENVILLE SC	Restaurants	\$14.29
09/04	CRACKER BARREL #491 SIMP SIMPSONVILLE SC	Restaurants	\$29.13
09/04	REG HOLLYWOOD 20 0488 GREENVILLE SC	Travel/Entertainment	\$22.65
09/04	PP*BREWCULTURE SAN JOSE CA	Supermarkets	\$12.42
09/06	MDC*LAURENS ELECTRIC COO LAURENS SC	Services	\$164.22
09/07	SCIORTINO S TRATTORIA AN GREENVILLE SC	Restaurants	\$63.34
09/07	CRUMBL 8014101313 UT	Supermarkets	\$26.47
09/08	SQ *DOS BROS TACOS GREENVILLE SC 0002305843016260636268	Restaurants	\$19.97
09/08	GREENVILLE WATER 864-241-6000 SC	Services	\$40.72
09/08	USPS PO 4536600650 GREER SC	Government Services	\$1.40

Fees and Interest Charged

TOTAL FEES FOR THIS PERIOD	\$0.00
INTEREST CHARGED FOR THIS PERIOD	AMOUNT
INTEREST CHARGE ON PURCHASES	\$34.56
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$34.56
2022 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2022	\$29.00
TOTAL INTEREST CHARGED IN 2022	\$216.02

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

CURRENT BILLING PERIOD: 31 DAYS

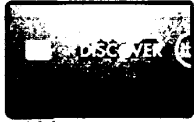
TYPE OF BALANCE	APR*	PROMO APR EXPIRES**	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	25.24% V	N/A	\$1,612.03	\$34.56
Cash Advances	27.24% V	N/A	\$0.00	\$0.00

V = VARIABLE RATE

* 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.



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 2 of 6
DISCOVER IT® CHROME CARD ENDING IN 6604
OPEN TO CLOSE DATE: 08/10/2022 - 09/09/2022

Transactions

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT
08/14	CASHBACK BONUS REDEMPTION PYMT/STMT CRDT	-\$28.32
08/18	INTERNET PAYMENT - THANK YOU	-\$250.00
08/19	INTERNET PAYMENT - THANK YOU	-\$100.00
08/25	INTERNET PAYMENT - THANK YOU	-\$75.00
08/29	INTERNET PAYMENT - THANK YOU	-\$200.00
08/30	INTERNET PAYMENT - THANK YOU	-\$70.00
09/01	AMZN MKTP US AMZN.COM/BILLWA 3TWKW97KMZF	-\$9.53
09/02	INTERNET PAYMENT - THANK YOU	-\$316.00
09/06	INTERNET PAYMENT - THANK YOU	-\$200.00
09/08	INTERNET PAYMENT - THANK YOU	-\$100.00

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
08/09	DOLLAR-GENERAL #1767 GREER SC	Merchandise	\$1.70
08/10	GREENVILLE WATER 864-241-6000 SC	Services	\$64.16
08/10	RC'S QUICK STOP DUNCAN SC	Supermarkets	\$20.32
08/10	LIDL #1141 GREENVILLE SC 114101206022222212261	Supermarkets	\$72.01
08/11	SMOKIN WINGS & THINGS GREENVILLE SC	Restaurants	\$19.73
08/11	CHILIS 1611 ECOMM 972-770-9177 SC	Restaurants	\$11.34
08/11	HOT SPOT #4005 GREER SC	Gasoline	\$15.95
08/12	EL JALISCO OF GREER GREER SC	Restaurants	\$31.46
08/12	PP*BREWCLTURE SAN JOSE CA	Supermarkets	\$10.18
08/13	CRAZY QUESADILLA 2 GREER SC	Restaurants	\$17.38
08/14	BINTIME MAULDIN SC	Merchandise	\$26.20
08/15	FIREHOUSE SUBS 0852 QSR GREENVILLE SC	Restaurants	\$10.00
08/15	HOT SPOT #4005 GREER SC	Gasoline	\$16.01
08/15	USPS PO 4536600650 GREER SC	Government Services	\$9.25
08/16	MARATHON PETRO178137 GREER SC	Gasoline	\$15.02
08/18	MARATHON PETRO178137 GREER SC	Gasoline	\$18.82
08/18	MARATHON PETRO178137 GREER SC	Gasoline	\$16.60
08/20	SCRUFFY SALES & AUCTION GREER SC	Merchandise	\$1.19
08/20	SCRUFFY SALES & AUCTION GREER SC	Merchandise	\$5.55
08/20	PP*BREWCLTURE SAN JOSE CA	Restaurants	\$15.83
08/20	GOOGLE *YOUTUBEPREMIUM G.CO/HELPPAY#CA POLOFPCZ	Services	\$12.83
08/21	BINTIME MAULDIN SC	Merchandise	\$28.90
08/21	BINTIME MAULDIN SC	Merchandise	\$26.50
08/23	AMZN MKTP US*AA0KL68Q3 AMZN.COM/BILLWA SEHOU45QJKZ	Merchandise	\$40.00
08/25	MARATHON PETRO178137 GREER SC	Gasoline	\$15.01
08/26	DAVE AND BUSTER'S #72 GREENVILLE SC	Restaurants	\$30.08
08/27	TMOBILE*POSTPAID IVR 800-937-8997 WA 1724934823	Services	\$203.00
08/28	OLLIES BARGAIN OUTLET 16 GREENVILLE SC	Merchandise	\$36.00
08/28	PP*BREWCLTURE SAN JOSE CA	Restaurants	\$13.35
08/30	LIFEVANTAGE LIFEVANTAGE.CUT	Supermarkets	\$120.00
08/30	TOTAL VISION SERVICES GREENVILLE SC	Medical Services	\$70.00
08/31	JOSEYS CHUCKWAGON TAYLORS SC	Restaurants	\$20.00
09/01	SUSHI HANA GREENVILLE SC	Restaurants	\$31.58

Cashback Bonus Rewards

PREVIOUS BALANCE	\$28.32
EARNED THIS PERIOD	
1% Cashback Bonus	+\$15.22
REDEEMED THIS PERIOD	-\$28.32
CASHBACK BONUS BALANCE	\$15.22
2% Cashback Bonus®	
Earn 2% cash back at gas stations and restaurants on up to \$1,000 in combined purchases each quarter.	
Plus earn 1% cash back on all other purchases.	
For details, see Information For You section.	

Continued on next page

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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

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](https://discover.com).

Street Address

Home Phone

Work Phone

City

Email

State, Zip



DISCOVER IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

Electronically Filed - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Account Summary 08/10/2022 - 09/09/2022

Previous Balance	\$1,958.23
Payments and Credits	-\$1,348.85
Purchases	+\$1,533.48
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$34.56

New Balance: \$2,177.42

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

Credit Line	\$2,300
Credit Line Available	\$17
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$17

FICO® Score 8 based on TransUnion® data:



Payment Information

New Balance	Minimum Payment	Payment Due Date
\$2,177.42	\$65.00	10/04/2022

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.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	13 years	\$5,520
\$87	3 years	\$3,126 (Savings = \$2,394)

If you would like information about credit counseling services, call us at 1-800-347-1521.

Payment Coupon

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



CHRISTOPHER LAWTON
4 SHAIRPIN LN
GREENVILLE SC 29607-6412



Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance	\$2,177.42
Minimum Payment Due	\$65.00
Payment Due Date	10/04/2022

Amount Enclosed \$

For a faster, easier way to pay...



Discover.com 1-800-347-2683

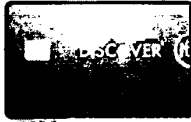
See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

000001986451933232580021774200152510006500



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 6 of 6
DISCOVER IT® CHROME CARD ENDING IN 0004
OPEN TO CLOSE DATE: 07/10/2022 - 08/09/2022

Interest Charge Calculation continued

TYPE OF BALANCE	APR*	PROMO APR EXPIRES**	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Cash Advances	26.49% V	N/A	\$0.00	\$0.00

V = VARIABLE RATE

* 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.

Continued on next page

Transactions continued

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
	02435R		
07/25	DOLLAR GENERAL #15195 GREER SC	Merchandise	\$13.91
07/25	LIFEVANTAGE LIFEVANTAGE.CUT	Supermarkets	\$187.59
07/27	LONGHORN STEAK 0125076 COLUMBIA SC	Restaurants	\$50.00
07/27	MURPHY7059ATWALMART TAYLORS SC	Gasoline	\$20.06
07/27	7-ELEVEN 41332 NEWBERRY SC	Gasoline	\$5.99
07/27	CIRCLE K # 03485 COLUMBIA SC	Gasoline	\$21.56
	02786R		
07/27	J AND K AUTOMOTIVE GREER SC	Automotive	\$126.17
07/28	TST* EGGS UP GRILL - COL COLUMBIA SC	Restaurants	\$24.62
07/28	THE FLAT GREENVILLE SC	Restaurants	\$50.04
07/29	DOLLAR GENERAL #10260 GREER SC	Merchandise	\$21.61
07/29	USPS PO 4536600650 GREER SC	Government Services	\$15.61
07/31	AMZN MKTP US*1A6P582E3	Merchandise	\$20.31
	AMZN.COM/BILLWA		
	77OZAT35W1F		
07/31	AMZN MKTP US*CY9QW4VI3	Merchandise	\$27.79
	AMZN.COM/BILLWA		
	6ZT16PZ3C53		
07/31	PP*BREWCLTURE SAN JOSE CA	Supermarkets	\$13.66
08/02	USPS PO 4536600650 GREER SC	Government Services	\$3.49
08/03	HOT SPOT #4005 GREER SC	Gasoline	\$16.62
08/03	MARATHON PETRO178137 GREER SC	Gasoline	\$15.01
08/03	USPS PO 4536600650 GREER SC	Government Services	\$17.54
08/04	ACE HARDWARE CLASSIC GREENVILLE SC	Home Improvement	\$8.95
08/05	DOLLAR-GENERAL #1767 GREER SC	Merchandise	\$20.98
08/05	USPS PO 4536600650 GREER SC	Government Services	\$3.49
08/06	OLLIES BARGAIN OUTLET 11 SPARTANBURG SC	Merchandise	\$84.10
08/06	PP*BREWCLTURE SAN JOSE CA	Supermarkets	\$13.97
08/08	FIREHOUSE SUBS 0346 QSR GREER SC	Restaurants	\$10.45
08/08	USPS PO 4536600650 GREER SC	Government Services	\$20.01

Fees and Interest Charged

TOTAL FEES FOR THIS PERIOD	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$0.00
2022 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2022	\$29.00
TOTAL INTEREST CHARGED IN 2022	\$181.46

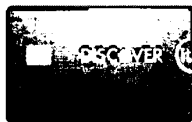
Interest Charge Calculation

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	24.49% V	N/A	\$0.00	\$0.00

Continued on next page



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 2 of 6
DISCOVER IT® CHROME CARD ENDING IN 3504
OPEN TO CLOSE DATE: 07/10/2022 - 08/09/2022

Transactions

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT
07/12	PAYMENT - THANK YOU	-\$1,104.00
07/18	CASHBACK BONUS REDEMPTION PYMT/STMT CRDT	-\$32.15
07/19	INTERNET PAYMENT - THANK YOU	-\$50.00
07/19	AMZN MKTP US AMZN.COM/BILLWA 57IT8YY6WAT	-\$17.14
08/02	INTERNET PAYMENT - THANK YOU	-\$50.00
08/05	INTERNET PAYMENT - THANK YOU	-\$100.00
08/06	INTERNET PAYMENT - THANK YOU	-\$100.00
08/09	INTERNET PAYMENT - THANK YOU	-\$250.00

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
07/07	LOVE'S #387 FAIR PLAY SC 2022000000000000009	Gasoline	\$52.57
07/08	DAVE AND BUSTER'S #72 GREENVILLE SC	Restaurants	\$60.93
07/08	PP*BREWCLTURE SAN JOSE CA	Supermarkets	\$20.18
07/09	PP*BREWCLTURE SAN JOSE CA	Supermarkets	\$16.14
07/10	YOUR PIE GREENVILLE GREENVILLE SC	Restaurants	\$61.45
07/11	CULVERS GREENVILLE WOODR GREENVILLE SC	Restaurants	\$33.20
07/11	GREENVILLE WATER 864-241-6000 SC	Services	\$54.82
07/11	PP*BREWCLTURE SAN JOSE CA	Supermarkets	\$10.18
07/12	TST* EGGS UP GRILL - WOO GREENVILLE SC	Restaurants	\$81.28
07/12	KRISPY KREME 0095 GREENVILLE SC 01293R	Restaurants	\$12.95
07/12	SUSHI HANA GREENVILLE SC	Restaurants	\$112.83
07/12	BURGER KING #27032 GREENVILLE SC	Restaurants	\$7.23
07/12	ACE HARDWARE CLASSIC GREENVILLE SC	Home Improvement	\$7.72
07/13	DAVE AND BUSTER'S #72 GREENVILLE SC	Restaurants	\$78.49
07/13	MCDONALD'S F10236 GREENVILLE SC	Restaurants	\$16.15
07/14	LJS #70116 GREER SC	Restaurants	\$11.97
07/14	HOT SPOT #4005 GREER SC	Gasoline	\$10.08
07/14	PP*BREWCLTURE SAN JOSE CA	Supermarkets	\$12.73
07/14	LIDL #1141 GREENVILLE SC 1141032572211952208272	Supermarkets	\$33.02
07/15	CRAZY QUESADILLA 2 GREER SC	Restaurants	\$12.41
07/15	QT 1114 GREER SC 01114038RKCUQ9H	Gasoline	\$3.77
07/15	FINS CAR WASH 101 GREENVILLE SC	Automotive	\$3.00
07/20	GOOGLE *YOUTUBE PREMIUM G.CO/HELPPAY#CA POKILVFC	Services	\$11.99
07/20	USPS PO 4536600650 GREER SC	Government Services	\$3.49
07/21	EBAY R 17-08884-66079 SAN JOSE CA	Department Store	\$0.30
07/22	WELL BEING HOLISTIC PHAR 443-677-8310 MD	Medical Services	\$42.60
07/23	DAVE AND BUSTER'S #72 GREENVILLE SC	Restaurants	\$66.42
07/24	BINTIME MAULDIN SC	Merchandise	\$63.26
07/24	SR SALSA MEXICAN RESTAUR GREENVILLE SC	Restaurants	\$85.89
07/24	LIDL #1141 GREENVILLE SC 1141058400402052220581	Supermarkets	\$105.92
07/24	DIRECT TOOLS 864-438-1925 SC	Home Improvement	\$137.79

Cashback Bonus Rewards

PREVIOUS BALANCE	\$37.15
EARNED THIS PERIOD	
1% Cashback Bonus	+\$11.28
2% Cashback Bonus	+\$16.04
REDEEMED THIS PERIOD	-\$30.15
CASHBACK BONUS BALANCE	\$23.32

FILED
2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Continued on next page

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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

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](https://discover.com).

Street Address

Home Phone

Work Phone

City

Email

State, Zip



DISCOVER IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

RECEIVED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Account Summary 07/10/2022 08/09/2022

Previous Balance	\$1,617.23
Payments and Credits	-\$1,703.29
Purchases	+\$2,044.29
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00

New Balance: \$1,958.23

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

Credit Line	\$2,300
Credit Line Available	\$311
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$50

FICO® Score 8 based on TransUnion® data:

Payment Coupon

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



CHRISTOPHER LAWTON
4 SHAIRPIN LN
GREENVILLE SC 29607-6412



Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance	\$1,958.23
Minimum Payment Due	\$59.00
Payment Due Date	09/04/2022

Amount Enclosed

\$

For a faster, easier way to pay...

Discover.com 1-800-347-2683
See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

000001986451933232580019582301104000005900



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

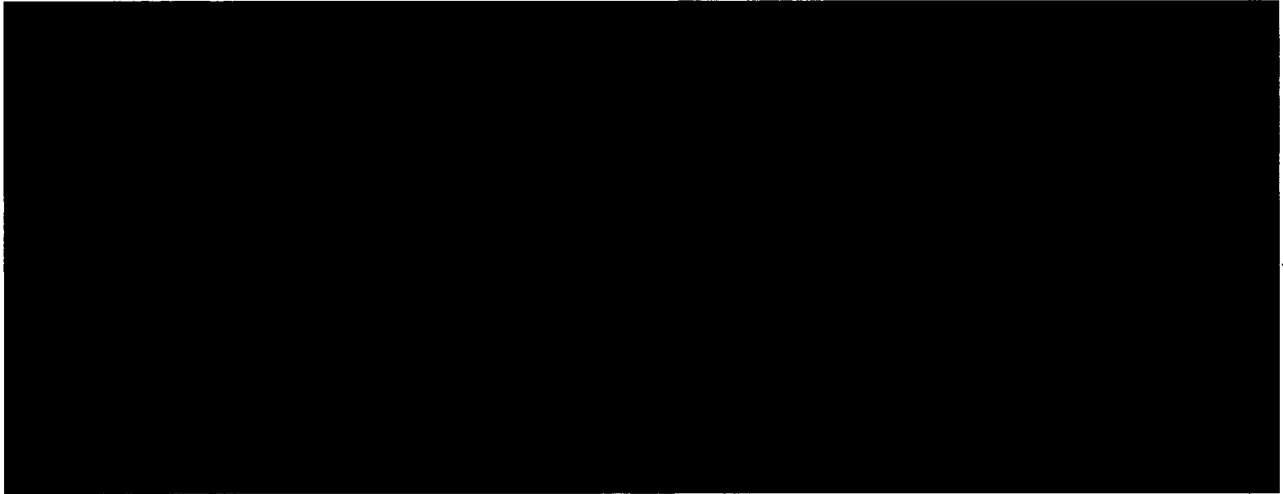
PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 7 of 8
DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 06/10/2022 - 07/09/2022

FICO® Credit Score



FICO® Credit Score History

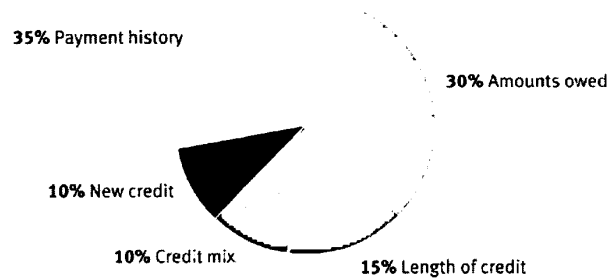


Important Information:

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.

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.



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 7 of 8
DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 06/10/2022 - 07/09/2022

FILED ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Transactions continued

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
07/05	5YJP1D7QOVE AMZN MKTP US*G36EX40X3 AMZN.COM/BILLWA 4Z3L6HW1AEF	Merchandise	\$10.59
07/05	USPS PO 4536600650 GREER SC	Government Services	\$15.22
07/06	AMZN MKTP US*TE1AF7883 AMZN.COM/BILLWA 34Q75HSLWW	Merchandise	\$57.00
07/06	CRACKER BARREL #491 SIMP SIMPSONVILLE SC	Restaurants	\$29.13
07/06	HOT SPOT #4005 GREER SC	Gasoline	\$25.05
07/06	HOT SPOT #4005 GREER SC	Gasoline	\$67.41
07/07	WALMART SC 00640 GREENVILLE SC	Merchandise	\$88.12

Fees and Interest Charged

TOTAL FEES FOR THIS PERIOD	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$0.00
2022 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2022	\$29.00
TOTAL INTEREST CHARGED IN 2022	\$181.46

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

CURRENT BILLING PERIOD: 30 DAYS

TYPE OF BALANCE	APR*	PROMO APR EXPIRES**	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	24.49% V	N/A	\$0.00	\$0.00
Cash Advances	26.49% V	N/A	\$0.00	\$0.00

V = VARIABLE RATE

* 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.

Continued on next page

Transactions continued

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
	POK4CJTW		
06/20	LOWE'S OF GREENVILLE, SC GREENVILLE SC	Home Improvement	\$51.43
06/21	ACE HARDWARE CLASSIC GREENVILLE SC	Home Improvement	\$37.48
06/22	VALLEY VET SUPPLY 800-468-0059 KS 16310926	Merchandise	\$100.11
06/22	DOLLAR-GENERAL #1767 GREER SC	Merchandise	\$22.25
06/23	FIREHOUSE SUBS 0346 QSR GREER SC	Restaurants	\$10.68
06/23	QT 1114 GREER SC 01114028VCDZ86H	Gasoline	\$6.06
06/24	LA PARRILLA #17 GREENVILLE SC	Restaurants	\$27.52
06/25	TST* THE MELTING POT - G GREENVILLE SC	Restaurants	\$62.64
06/25	HOT SPOT #4005 GREER SC	Gasoline	\$25.12
06/25	QUALITY FOODS SSS GREER SC	Supermarkets	\$44.19
06/26	WALMART SC 00640 GREENVILLE SC	Merchandise	\$54.23
06/26	WALMART SC 00640 GREENVILLE SC	Merchandise	\$14.16
06/26	SALLY BEAUTY #2339 GREENVILLE SC	Merchandise	\$15.89
06/26	THE FLAT GREENVILLE SC	Restaurants	\$45.46
06/26	LIDL #1141 GREENVILLE SC 1141058323601772219402	Supermarkets	\$114.67
06/27	VITAMINSHOPPE753 TAYLORS SC 02760R	Supermarkets	\$77.10
06/27	PP*BREWCULTURE SAN JOSE CA	Supermarkets	\$10.99
06/28	FIREHOUSE SUBS 0346 QSR GREER SC	Restaurants	\$11.00
06/28	HOT SPOT #4005 GREER SC	Gasoline	\$35.00
06/28	PP*BREWCULTURE SAN JOSE CA	Supermarkets	\$8.56
06/29	DAVE AND BUSTER'S #72 GREENVILLE SC	Restaurants	\$57.83
06/29	7-ELEVEN 41332 NEWBERRY SC	Gasoline	\$12.58
06/29	DAVE & BUSTER'S #72 PWC GREENVILLE SC	Travel/Entertainment	\$100.00
06/30	HOT SPOT #4005 GREER SC	Gasoline	\$20.10
06/30	USPS PO 4536600650 GREER SC	Government Services	\$7.10
07/01	ZAXBY'S #42901 GREER SC 00125R	Restaurants	\$11.55
07/01	CULVERS GREENVILLE WOODR GREENVILLE SC	Restaurants	\$12.95
07/01	SDC*LAURENS ELECTRIC COO LAURENS SC	Services	\$104.26
07/02	SHOE CARNIVAL #0048 GREENVILLE SC	Merchandise	\$42.91
07/02	WALMART SC 00640 GREENVILLE SC	Merchandise	\$33.85
07/02	OLD NAVY US 5930 GREENVILLE SC 00205R	Merchandise	\$10.60
07/02	OLD NAVY US 5930 GREENVILLE SC 00296R	Merchandise	\$6.36
07/03	WALMART SC 00640 GREENVILLE SC	Merchandise	\$58.09
07/03	QT 1147 GREENVILLE SC 0114702KU8X9C8H	Gasoline	\$20.02
07/03	PP*BREWCULTURE SAN JOSE CA	Supermarkets	\$10.18
07/03	LOWE'S OF GREENVILLE, SC GREENVILLE SC	Home Improvement	\$95.40
07/04	WALMART SC 00640 GREENVILLE SC	Merchandise	\$103.88
07/04	DOLLAR TREE GREENVILLE SC	Merchandise	\$5.80
07/04	DOLLAR GENERAL #21757 TAYLORS SC	Merchandise	\$23.20
07/04	CULVERS GREENVILLE WOODR GREENVILLE SC	Restaurants	\$19.19
07/04	QT 1134 GREENVILLE SC 011340386SKWK8H	Gasoline	\$13.02
07/04	LOWE'S OF GREENVILLE, SC GREENVILLE SC	Home Improvement	\$10.47
07/05	AMZN MKTP US*5M2YZ0Y03 AMZN.COM/BILLWA	Merchandise	\$47.32

Continued on next page



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 2 of 8
DISCOVER IT® CHROME CARD ENDING IN 6504
OPEN TO CLOSE DATE: 06/10/2022 - 07/09/2022

Transactions

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT
06/09	GREENVILLE WATER 8642416000 SC	-\$46.66
06/10	INTERNET PAYMENT - THANK YOU	-\$11.53
06/10	CASHBACK BONUS REDEMPTION PYMT/STMT CRDT	-\$13.47
06/13	INTERNET PAYMENT - THANK YOU	-\$100.25
06/21	INTERNET PAYMENT - THANK YOU	-\$238.00
06/24	INTERNET PAYMENT - THANK YOU	-\$60.00
07/01	INTERNET PAYMENT - THANK YOU	-\$400.00
07/01	VITAMINSHOPPE753 TAYLORS SC 00126R	-\$77.10
07/04	LOWE'S OF GREENVILLE, SC GREENVILLE SC	-\$10.47
07/05	INTERNET PAYMENT - THANK YOU	-\$300.00

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
06/10	DOLLAR-GENERAL #1767 GREER SC	Merchandise	\$12.00
06/10	FIREHOUSE SUBS 0346 QSR GREER SC	Restaurants	\$10.92
06/10	THE FLAT GREENVILLE SC	Restaurants	\$31.61
06/10	MARATHON PETRO178137 GREER SC	Gasoline	\$15.00
06/10	USPS PO 4536600650 GREER SC	Government Services	\$32.49
06/11	PRICE IS LITE 2 GREENVILLE SC	Merchandise	\$10.60
06/11	MCDONALD'S F10236 GREENVILLE SC	Restaurants	\$8.29
06/11	QT 1113 GREER SC	Gasoline	\$9.81
06/11	01113033TXV6V5H		
06/11	PP*BREWCULTURE SAN JOSE CA	Supermarkets	\$21.73
06/12	BINTIME MAULDIN SC	Merchandise	\$10.60
06/12	BINTIME MAULDIN SC	Merchandise	\$15.90
06/12	CRAVE COFFEE GREENVILLE SC	Restaurants	\$14.47
06/12	YOUR PIE GREENVILLE GREENVILLE SC	Restaurants	\$29.47
06/12	THE FLAT GREENVILLE SC	Restaurants	\$39.89
06/12	DNH*DOMAIN HOSTING SRVCS 480-624-2500 AZ	Services	\$114.35
06/12	DNH*DOMAIN HOSTING SRVCS		
06/13	USPS PO 4536600650 GREER SC	Government Services	\$3.19
06/14	DOLLAR-GENERAL #1767 GREER SC	Merchandise	\$6.10
06/14	IRASHIAI WOODRUFF LLC GREENVILLE SC	Restaurants	\$50.00
06/14	PP*BREWCULTURE SAN JOSE CA	Supermarkets	\$8.21
06/16	LIDL #1141 GREENVILLE SC 1141058267661672219002	Supermarkets	\$69.13
06/16	ALDI 76093 GREER SC	Supermarkets	\$3.79
06/17	DOLLAR GENERAL #15195 GREER SC	Merchandise	\$49.50
06/17	CASHOVER \$ 40.00 PURCHASES \$ 9.50		
06/17	DOLLAR GENERAL #15195 GREER SC	Merchandise	\$24.50
06/17	CASHOVER \$ 20.00 PURCHASES \$ 4.50		
06/17	WALMART SC 04145 GREER SC	Merchandise	\$17.77
06/18	SPINX #193 SIMPSONVILLE SC	Gasoline	\$18.10
06/19	PETSMART # 1300 GREENVILLE SC	Merchandise	\$21.96
06/19	EXXONMOBIL REIDVILLE SC	Gasoline	\$18.41
06/19	TMOBILE*AUTO PAY 800-937-8997 WA 1227736506	Services	\$203.31
06/20	DOLLAR-GENERAL #1767 GREER SC	Merchandise	\$6.36
06/20	JOSEYS CHUCKWAGON TAYLORS SC	Restaurants	\$21.65
06/20	GOOGLE *YOUTUBE PREMIUM G.CO/HELPPAY#CA	Travel/Entertainment	\$11.99

Cashback Bonus Rewards

PREVIOUS BALANCE	\$13.47
EARNED THIS PERIOD	
1% Cashback Bonus	+\$20.02
2% Cashback Bonus	+\$13.47
REDEEMED THIS PERIOD	-\$13.47
CASHBACK BONUS BALANCE	\$32.15

Page 2 of 8
06/24/2022 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Continued on next page

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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

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

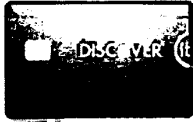
Home Phone

Work Phone

City

Email

State, Zip



DISCOVER IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

RECEIVED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Account Summary

06/10/2022 07/09/2022

Previous Balance	\$69.89
Payments and Credits	-\$1,257.48
Purchases	+\$2,804.82
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00

New Balance: **\$1,617.23**

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

Credit Line	\$2,300
Credit Line Available	\$487
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$50

FICO® Score 8 based on TransUnion® data:

Payment Coupon

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



CHRISTOPHER LAWTON
4 SHAIRPIN LN
GREENVILLE SC 29607-6412



Payment Information

New Balance	Minimum Payment	Payment Due Date
\$1,617.23	\$49.00	08/04/2022

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 \$40.00.

Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance	\$1,617.23
Minimum Payment Due	\$49.00
Payment Due Date	08/04/2022

Amount Enclosed

\$

For a faster, easier way to pay...



Discover.com 1-800-347-2683

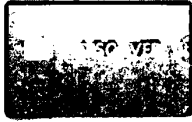
See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

000001986451933232580016172300127770004900



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 2 of 6
DISCOVER IT® CHROME CARD ENDING IN 6004
OPEN TO CLOSE DATE: 05/10/2022 - 06/09/2022

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.

Continued on next page

Transactions continued

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
05/23	WALMART SC 03628 SIMPSONVILLE SC	Merchandise	\$36.01
05/23	USPS PO 4536600650 GREER SC	Government Services	\$14.15
05/24	WALMART SC 04145 GREER SC	Merchandise	\$14.51
05/25	PP*BREWCUltURE SAN JOSE CA	Supermarkets	\$13.35
05/26	FIREHOUSE SUBS 0346 QSR GREER SC	Restaurants	\$10.92
05/27	USPS KIOSK 4536609550 GREER SC	Government Services	\$9.10
05/28	MARATHON PETRO178137 GREER SC	Gasoline	\$20.52
05/30	FIREHOUSE SUBS 0852 QSR GREENVILLE SC	Restaurants	\$18.01
06/01	HOT SPOT #4005 GREER SC	Gasoline	\$25.02
06/01	SDC*LAURENS ELECTRIC COO LAURENS SC	Services	\$57.60
06/01	ALDI 76093 GREER SC	Supermarkets	\$3.79
06/01	ALDI 76093 GREER SC	Supermarkets	\$6.14
06/01	USPS PO 4536600650 GREER SC	Government Services	\$5.90
06/08	GREENVILLE WATER 864-241-6000 SC	Services	\$46.66

Fees and Interest Charged

TOTAL FEES FOR THIS PERIOD	\$0.00
INTEREST CHARGED FOR THIS PERIOD	AMOUNT
INTEREST CHARGE ON PURCHASES	\$23.23
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$23.23
2022 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2022	\$29.00
TOTAL INTEREST CHARGED IN 2022	\$181.46

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	23.74% V	N/A	\$1,152.25	\$23.23
Cash Advances	25.74% V	N/A	\$0.00	\$0.00

V = VARIABLE RATE

* 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.

Continued on next page



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 2 of 6
DISCOVER IT® CHROME CARD ENDING IN 6504
OPEN TO CLOSE DATE: 05/10/2022 - 06/09/2022

Transactions

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT
05/10	INTERNET PAYMENT - THANK YOU	-\$50.00
05/10	CASHBACK BONUS REDEMPTION PYMT/STMT CRDT	-\$167.57
05/13	INTERNET PAYMENT - THANK YOU	-\$300.00
05/16	ACE HARDWARE CLASSIC GREENVILLE SC	-\$8.47
05/19	INTERNET PAYMENT - THANK YOU	-\$50.00
05/20	INTERNET PAYMENT - THANK YOU	-\$50.00
05/24	INTERNET PAYMENT - THANK YOU	-\$75.00
05/31	INTERNET PAYMENT - THANK YOU	-\$70.00
06/03	PAYMENT - THANK YOU	-\$2,320.00
06/04	INTERNET PAYMENT - THANK YOU	-\$1.08

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
05/08	PP*BREWCLTURE SAN JOSE CA	Supermarkets	\$9.37
05/09	FIREHOUSE SUBS 0346 QSR GREER SC	Restaurants	\$11.50
05/09	WALMART FUEL 03628 SIMPSONVILLE SC	Gasoline	\$20.00
05/09	QT 1113 GREER SC 0111301JWEHU6ZH	Gasoline	\$10.02
05/09	SDC*LAURENS ELECTRIC COO LAURENS SC	Services	\$79.55
05/10	CULVERS GREENVILLE WOODR GREENVILLE SC	Restaurants	\$16.05
05/10	QT 1113 GREER SC 0111301YFUVCA2H	Gasoline	\$10.00
05/10	PP*BREWCLTURE SAN JOSE CA	Supermarkets	\$8.56
05/10	USPS PO 4536600650 GREER SC	Government Services	\$3.19
05/11	VALLEY VET SUPPLY 800-468-0059 KS 16181112	Merchandise	\$59.29
05/11	HOT SPOT #4005 GREER SC	Gasoline	\$20.02
05/11	GREENVILLE WATER 864-241-6000 SC	Services	\$57.37
05/11	PIEDMONT NATURAL GAS 800-7527504 NC	Services	\$65.00
05/11	ALDI 76093 GREER SC	Supermarkets	\$27.89
05/12	STRATUS 417-4400059 TX	Services	\$20.70
05/13	DOLLAR GENERAL #15195 GREER SC	Merchandise	\$8.83
05/13	QT 1113 GREER SC 0111301TXGWW2H	Gasoline	\$12.69
05/14	WALMART SC 00640 GREENVILLE SC	Merchandise	\$4.11
05/14	WENDY'S #33 GREENVILLE SC	Restaurants	\$29.54
05/14	QT 1113 GREER SC 0111301DQMXAR2H	Gasoline	\$10.01
05/14	ACE HARDWARE CLASSIC GREENVILLE SC	Home Improvement	\$8.47
05/15	PP*BREWCLTURE SAN JOSE CA	Supermarkets	\$5.59
05/16	DOLLAR-GENERAL #6166 GREENVILLE SC	Merchandise	\$2.19
05/16	THE UPS STORE 3018 TAYLORS SC	Services	\$41.67
05/19	TMOBILE*AUTO PAY 800-937-8997 WA 1199261393	Services	\$203.31
05/20	QT 1113 GREER SC 01113023E7UBE3H	Gasoline	\$5.34
05/20	QT 1113 GREER SC 0111301CSNTBE3H	Gasoline	\$15.01
05/20	STRATUS 417-4400059 MO	Services	\$23.50
05/20	GOOGLE *YOUTUBE PREMIUM G.CO/HELPPAY#CA POJPWHMC	Services	\$11.99

Cashback Bonus Rewards

PREVIOUS BALANCE	\$167.57
EARNED THIS PERIOD	
1% Cashback Bonus	+\$3.04
2% Cashback Bonus	+\$24.43
REDEEMED THIS PERIOD	-\$167.57
CASHBACK BONUS BALANCE	\$11.04

CHRONICALLY ILL
DEC 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Continued on next page

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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

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

Home Phone

Work Phone

City

Email

State, Zip



DISCOVER IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Account Summary

Previous Balance	\$2,056.34
Payments and Credits	-\$3,092.12
Purchases	+\$1,082.44
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$23.23

New Balance: \$69.89

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

Credit Line	\$2,300
Credit Line Available	\$2,183
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$50

FICO® Score 8 based on TransUnion® data:



Payment Information

New Balance	Minimum Payment	Payment Due Date
\$69.89	\$20.00	07/04/2022

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 \$40.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...

You will pay off the balance shown on this statement in about...

And you will end up paying an estimated total of...

Only the minimum payment

5 months

\$73

If you would like information about credit counseling services, call us at 1-800-347-1111.

Payment Coupon

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



CHRISTOPHER LAWTON
4 SHAIRPIN LN
GREENVILLE SC 29607-6412



Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance **\$69.89**

Minimum Payment Due **\$20.00**

Payment Due Date **07/04/2022**

Amount Enclosed

\$

For a faster, easier way to pay...



Discover.com 1-800-347-2683

See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

000001986451933232580000698902320000002000

Fees and Interest Charged

TOTAL FEES FOR THIS PERIOD	\$0.00
INTEREST CHARGED FOR THIS PERIOD	AMOUNT
INTEREST CHARGE ON PURCHASES	\$42.43
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$42.43
2022 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2022	\$29.00
TOTAL INTEREST CHARGED IN 2022	\$158.23

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

CURRENT BILLING PERIOD: 30 DAYS

TYPE OF BALANCE	APR*	PROMO APR EXPIRES**	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	23.24% V	N/A	\$2,222.11	\$42.43
Cash Advances	25.24% V	N/A	\$0.00	\$0.00

V = VARIABLE RATE

* 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.



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 2 of 4
DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 04/10/2022 - 05/09/2022

Transactions

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT
04/15	INTERNET PAYMENT - THANK YOU	-\$315.03
04/15	CASHBACK BONUS REDEMPTION PYMT/STMT CRDT	-\$14.97
04/22	INTERNET PAYMENT - THANK YOU	-\$200.00
04/28	INTERNET PAYMENT - THANK YOU	-\$50.00
05/04	INTERNET PAYMENT - THANK YOU	-\$80.00
05/06	INTERNET PAYMENT - THANK YOU	-\$300.00

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
04/08	HOT SPOT #4005 GREER SC	Gasoline	\$14.92
04/09	PP*BREWCULTURE SAN JOSE CA	Supermarkets	\$8.56
04/10	BARGAIN HUNT GREENVILLE GREENVILLE SC	Merchandise	\$32.29
04/10	VAPORWIZE GREENVILLE SC	Merchandise	\$5.48
04/10	BINTIME MAULDIN SC	Merchandise	\$26.50
04/10	BINTIME MAULDIN SC	Merchandise	\$17.60
04/10	EL JALISCO MAULDIN SC	Restaurants	\$58.54
04/10	SOUTHERN CONNECTOR PIEDMONT SC	Travel/Entertainment	\$2.00
04/10	STRATUS 417-4400059 TX	Services	\$23.06
04/10	PP*BREWCULTURE SAN JOSE CA	Supermarkets	\$12.42
04/19	TMOBILE*AUTO PAY 800-937-8997 WA 1165236392	Services	\$203.31
04/19	ALDI 76093 GREER SC	Supermarkets	\$14.63
04/19	USPS PO 4536600650 GREER SC	Government Services	\$7.60
04/20	GOOGLE *YOUTUBE PREMIUM G.CO/HELPPAY#CA POIM1WHF	Merchandise	\$11.99
04/20	LIDL #1141 GREENVILLE SC 1141057946331102208081	Supermarkets	\$30.73
04/21	QT 1110 GREER SC 011100364X595XH	Gasoline	\$15.12
04/23	WALMART FUEL 03628 SIMPSONVILLE SC	Gasoline	\$15.21
04/23	STRATUS 417-4400059 TX	Services	\$24.70
04/23	LIDL #1141 GREENVILLE SC 1141057964051132210221	Supermarkets	\$69.04
04/24	DOLLAR-GENERAL #6166 GREENVILLE SC	Merchandise	\$12.42
04/26	QT 1113 GREER SC 0111302FNV4HQYH	Gasoline	\$10.16
04/27	USPS PO 4536600650 GREER SC	Government Services	\$7.11
04/28	UNITYTELEHEALTH.NET 6023743001 AZ	Services	\$40.00
04/28	EBAY R 03-08568-11782 SAN JOSE CA	Department Store	\$0.30
04/30	STRATUS 417-4400059 TX	Services	\$23.30
05/04	USPS PO 4536600650 GREER SC	Government Services	\$1.36
05/05	DOLLAR-GENERAL #1767 GREER SC	Merchandise	\$8.00
05/05	DOLLAR-GENERAL #1767 GREER SC	Merchandise	\$5.00
05/05	QT 1113 GREER SC 0111302E8VZ4QZH	Gasoline	\$17.18
05/05	FINS CAR WASH 101 GREENVILLE SC	Automotive	\$5.00
05/05	PP*BREWCULTURE SAN JOSE CA	Supermarkets	\$4.97
05/06	WALMART SC 00640 GREENVILLE SC	Merchandise	\$13.03
05/06	EXXONMOBIL GREENVILLE SC	Gasoline	\$20.09
05/06	STRATUS 417-4400059 TX	Services	\$21.90
05/07	EL JALISCO MAULDIN SC	Restaurants	\$24.41
05/07	PP*BREWCULTURE SAN JOSE CA	Supermarkets	\$8.56

Cashback Bonus Rewards

PREVIOUS BALANCE	\$11.97
EARNED THIS PERIOD	
1% Cashback Bonus	+\$1.07
2% Cashback Bonus	+\$2.19
Cashback Match	+\$15.31
REDEEMED THIS PERIOD	-\$11.97
CASHBACK BONUS BALANCE	\$16.57

FILED ELECTRONICALLY
2024 DEC 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Continued on next page

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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

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

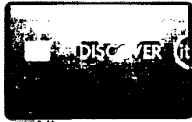
Home Phone

Work Phone

City

Email

State, Zip



DISCOVER IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

RECEIVED - 2024 DEC 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Account Summary 01/01/2022 - 05/02/2022

Previous Balance	\$2,157.42
Payments and Credits	-\$960.00
Purchases	+\$816.49
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$42.43

New Balance: \$2,056.34

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

Credit Line	\$2,300
Credit Line Available	\$234
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$50

FICO® Score 8 based on TransUnion® data:



1. Access past statements any time.
2. Get statements faster than by mail.
3. Join millions to cut clutter & waste.

Go paperless today at Discover.com/gogreen

Payment Coupon

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



CHRISTOPHER LAWTON
4 SHAIRPIN LN
GREENVILLE SC 29607-6412



Payment Information

New Balance	Minimum Payment	Payment Due Date
\$2,056.34	\$61.00	06/04/2022

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 \$40.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	11 years	\$4,663
\$80	3 years	\$2,875 (Savings= \$1,788)

If you would like information about credit counseling services, call us at 1-800-347-1211.

Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance	\$2,056.34
Minimum Payment Due	\$61.00
Payment Due Date	06/04/2022

Amount Enclosed

\$

For a faster, easier way to pay...



Discover.com 1-800-347-2683

See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

000001986451933232580020563400398090006100



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

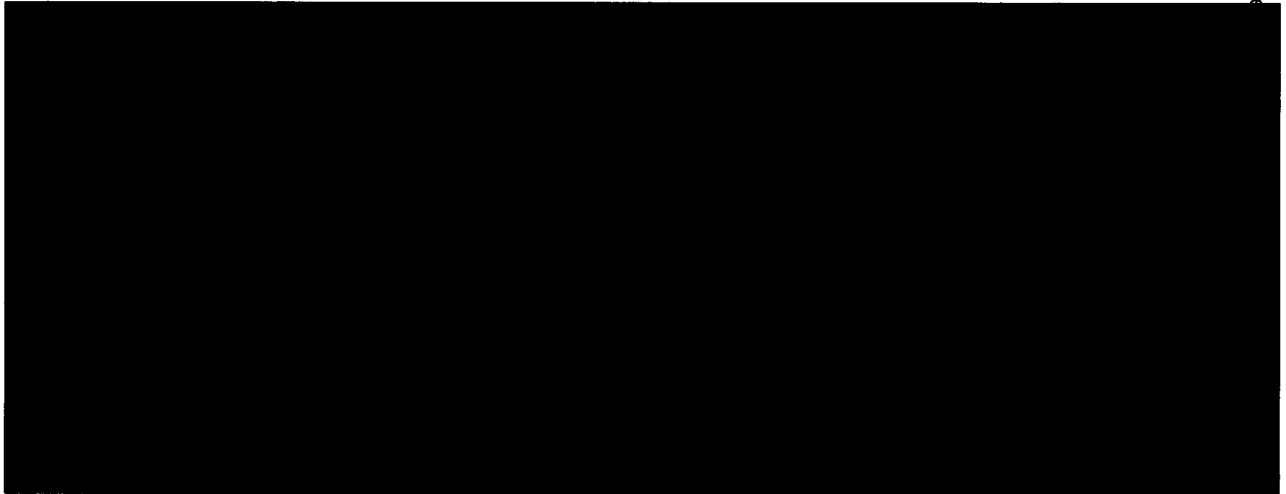
PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 7 of 8
DISCOVER IT® CHROME CARD ENDING IN 6604
OPEN TO CLOSE DATE: 03/10/2022 - 04/09/2022

FICO® Credit Score



FICO® Credit Score History

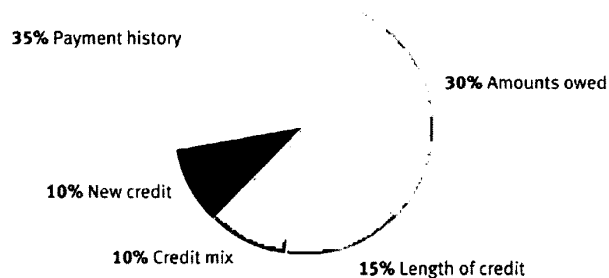


Important Information:

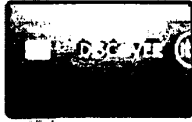
We may not always receive a score for you each month, so there may be months with no scores.
For questions on the availability of your score go to the "Information For You" section of this statement.
The FICO® Score 8 based on TransUnion data is the score that Discover uses.

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.



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 7 of 8
DISCOVER IT® CHROME CARD ENDING IN 6004
OPEN TO CLOSE DATE: 03/10/2022 - 04/09/2022

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	23.24% V	N/A	\$2,218.87	\$43.80
Cash Advances	25.24% V	N/A	\$0.00	\$0.00

V = VARIABLE RATE

* 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.

Cashback Bonus® Rewards

2% Cashback Bonus: Gas and Restaurant purchases are those made at merchants classified as gas stations and full service restaurants, cafes, cafeterias, and fast-food locations. Purchases coded in categories other than these, including purchases made at warehouse clubs, wholesale distributors, and discount stores, will not qualify. Purchases made using third-party payment accounts, tap-and-pay, mobile or wireless card readers, virtual wallets or similar technology may not be eligible.

Continued on next page



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 09/10/2022 - 10/09/2022

Page 2 of 6

Transactions

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT
09/12	CASHBACK BONUS REDEMPTION PYMT/STMT CRDT	-\$15.22
09/21	INTERNET PAYMENT - THANK YOU	-\$100.00
10/07	INTERNET PAYMENT - THANK YOU	-\$75.00

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
09/09	VALLEY VET SUPPLY 800-468-0059 KS 16529596	Merchandise	\$60.24
09/09	SPINX #108 GREER SC	Gasoline	\$2.15
09/11	AMAZON.COM*1F9KH1N42 AMZN.COM/BILLWA 3MS3EH8S66R	Merchandise	\$41.70
09/12	USPS PO 4536600650 GREER SC	Government Services	\$1.40
09/13	USPS PO 4536600650 GREER SC	Government Services	\$4.20
09/17	USPS PO 4556800662 MAULDIN SC	Government Services	\$9.90
09/20	GOOGLE *YOUTUBE PREMIUM G.CO/HELPPAY#CA POM6IYTW	Services	\$12.83
09/21	MARATHON PETRO178137 GREER SC	Gasoline	\$15.00
09/22	THE FLAT GREENVILLE SC	Restaurants	\$21.78
09/23	JOSEYS CHUCKWAGON TAYLORS SC	Restaurants	\$12.29
09/24	TMOBILE*POSTPAID IVR 800-937-8997 WA 1761795520	Services	\$43.69
09/25	PETSMART # 1300 GREENVILLE SC	Merchandise	\$16.00

Cashback Bonus Rewards

PREVIOUS BALANCE	\$1,122
EARNED THIS PERIOD	
1% Cashback Bonus	+\$2.41
REDEEMED THIS PERIOD	-\$1,263
CASHBACK BONUS BALANCE	\$0.00

Fees and Interest Charged

TOTAL FEES FOR THIS PERIOD	\$0.00
INTEREST CHARGED FOR THIS PERIOD	AMOUNT
INTEREST CHARGE ON PURCHASES	\$49.15
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$49.15
2022 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2022	\$29.00
TOTAL INTEREST CHARGED IN 2022	\$265.17

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

CURRENT BILLING PERIOD: 30 DAYS

TYPE OF BALANCE	APR*	PROMO APR EXPIRES**	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	25.99% V	N/A	\$2,300.80	\$49.15

Continued on next page

Interest Charge Calculation continued

TYPE OF BALANCE	APR*	PROMO APR EXPIRES**	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Cash Advances	27.99% V	N/A	\$0.00	\$0.00

V = VARIABLE RATE

* 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.



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

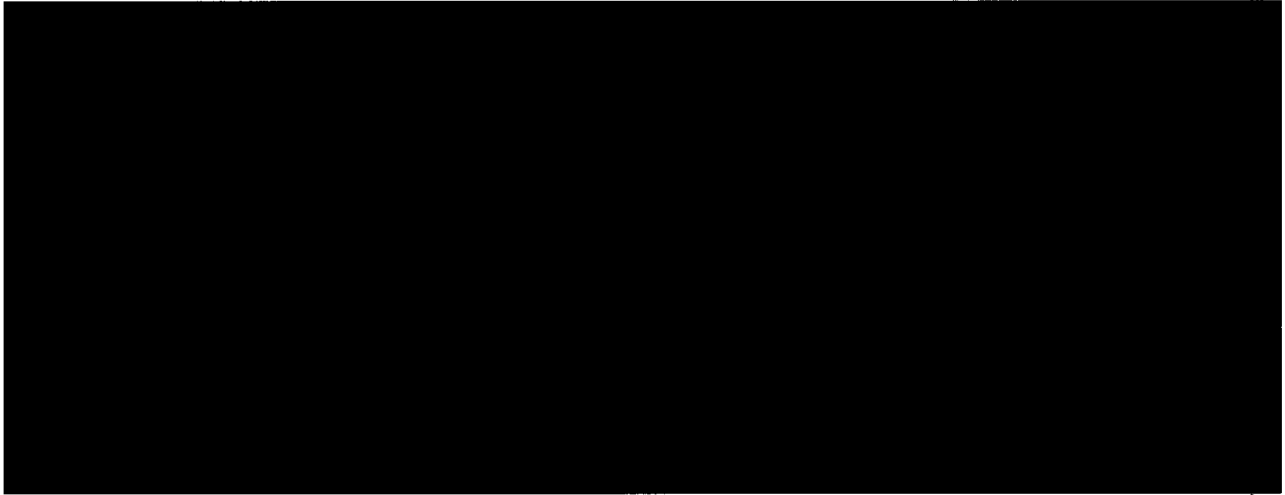
DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 09/10/2022 - 10/09/2022

Page 5 of 6

FICO® Credit Score



FICO® Credit Score History

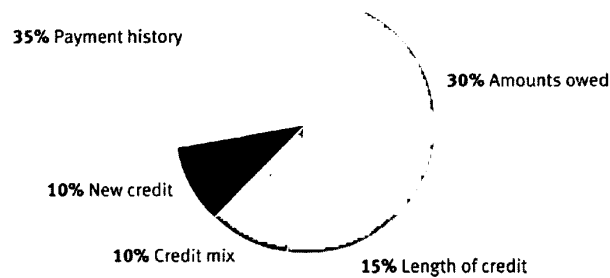


Important Information:

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.



DISCOVER IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Account Summary 07/10/2022 - 10/09/2022

Previous Balance	\$2,277.53
Payments and Credits	-\$172.41
Purchases	+\$94.83
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$50.87

New Balance: \$2,250.82

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

Credit Line	\$2,300
Credit Line Available	\$49
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$49

FICO® Score 8 based on TransUnion® data:

Payment Coupon

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



CHRISTOPHER LAWTON
4 SHAIRPIN LN
GREENVILLE SC 29607-6412



Payment Information

New Balance	Minimum Payment	Payment Due Date
\$2,250.82	\$66.00	12/04/2022

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.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	13 years	\$5,978
\$91	3 years	\$3,264 (Savings= \$2,714)

If you would like information about credit counseling services, call us at 1-800-347-2683.

Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance	\$2,250.82
Minimum Payment Due	\$66.00
Payment Due Date	12/04/2022

Amount Enclosed

\$

For a faster, easier way to pay...



Discover.com 1-800-347-2683

See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

000001986451933232580022508200399260006600

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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

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		Home Phone	
		Work Phone	
City		Email	
State, Zip			



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

DISCOVER IT® CHROME CARD ENDING IN 2504
OPEN TO CLOSE DATE: 10/10/2022 - 11/09/2022

Page 2 of 4

Transactions

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT
10/10	AUTOMATIC STATEMENT CREDIT	-\$2.41
10/19	INTERNET PAYMENT - THANK YOU	-\$20.00
10/21	INTERNET PAYMENT - THANK YOU	-\$50.00
11/07	INTERNET PAYMENT - THANK YOU	-\$100.00

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
10/08	COOK OUT WOODRUFF RD GREENVILLE SC	Restaurants	\$8.09
10/15	USPS PO 4581800681 SIMPSONVILLE SC	Government Services	\$11.70
10/20	GOOGLE *YOUTUBE PREMIUM G.CO/HELPPAY#CA POMLMPJ5	Services	\$12.83
10/23	BINTIME MAULDIN SC	Merchandise	\$15.00
10/23	BINTIME MAULDIN SC	Merchandise	\$20.14
10/23	WHOLEFDS WDF 10224 GREENVILLE SC	Supermarkets	\$16.07
10/29	BINTIME MAULDIN SC	Merchandise	\$11.00

Cashback Bonus Rewards

PREVIOUS BALANCE	\$0.00
EARNED THIS PERIOD	
1% Cashback Bonus	+\$0.87
2% Cashback Bonus	+\$0.16
REDEEMED THIS PERIOD	-\$0.03

CASHBACK BONUS BALANCE \$0.00

2% Cashback Bonus®

Earn 2% cash back at gas stations and restaurants on up to \$1,000 in combined purchases each quarter.

Plus earn 1% cash back on all other purchases.

For details, see Information For You section.

Fees and Interest Charged

TOTAL FEES FOR THIS PERIOD \$0.00

INTEREST CHARGED FOR THIS PERIOD	AMOUNT
INTEREST CHARGE ON PURCHASES	\$50.87
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$50.87

2022 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2022	\$29.00
TOTAL INTEREST CHARGED IN 2022	\$316.04

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	25.99% V	N/A	\$2,304.14	\$50.87
Cash Advances	27.99% V	N/A	\$0.00	\$0.00

V = VARIABLE RATE

* 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.

Continued on next page

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.

Cashback Bonus® Rewards

You earn a full 2% Cashback Bonus® on your first \$1000 in combined purchases at Gas Stations (stand-alone), and Restaurants each calendar quarter. Calendar quarters begin January 1, April 1, July 1, and October 1. Purchases at Gas Stations and Restaurants over the quarterly cap, and all other purchases, earn 1% cash back. Gas 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. Gas Stations affiliated with supermarkets, supercenters, and wholesale clubs may not be eligible. Restaurant purchases include those made at merchants classified as full-service restaurants, cafes, cafeterias, fast-food locations, and restaurant delivery services. Purchases must be made with merchants in the U.S. To qualify for 2%, 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 2% 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 2% if the technology does not provide sufficient transaction details or a qualifying MCC. Learn more at Discover.com/digitalwallets. See *Cashback Bonus®* Program Terms and Conditions for more information.



DISCOVER IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Account Summary 01/10/2022 12/09/2022

Previous Balance	\$2,250.82
Payments and Credits	-\$141.00
Purchases	+\$167.07
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$51.04

New Balance: \$2,327.93

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

Credit Line	\$2,300
Credit Line Available	\$0
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$0

FICO® Score 8 based on TransUnion® data:



Payment Information

New Balance	Minimum Payment	Payment Due Date
\$2,327.93	\$69.00	01/04/2023

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.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	14 years	\$6,477
\$95	3 years	\$3,410 (Savings= \$3,067)

If you would like information about credit counseling services, call us at 1-800-347-2683.

Payment Coupon

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



CHRISTOPHER LAWTON
4 SHAIRPIN LN
GREENVILLE SC 29607-6412



Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance	\$2,327.93
Minimum Payment Due	\$69.00
Payment Due Date	01/04/2023

Amount Enclosed \$

For a faster, easier way to pay...

Discover.com 1-800-347-2683
See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

000001986451933232580023279300000000006900

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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

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](https://discover.com).

Street Address		Home Phone	
		Work Phone	
City		Email	
State, Zip			



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

DISCOVER IT® CHROME CARD ENDING IN 2304
OPEN TO CLOSE DATE: 11/10/2022 - 12/09/2022

Page 2 of 4

Transactions

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT
11/10	AUTOMATIC STATEMENT CREDIT	-\$1.03
11/30	INTERNET PAYMENT - THANK YOU	-\$64.97
12/02	INTERNET PAYMENT - THANK YOU	-\$75.00

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
11/09	LIFEVANTAGE LIFEVANTAGE.CUT	Supermarkets	\$80.00
12/01	GOOGLE *YOUTUBE PREMIUM G.CO/HELPPAY#CA PONJTT3N	Services	\$12.83
12/04	PP*BREW CULTURE SAN JOSE CA	Restaurants	\$4.24
12/08	TMOBILE*POSTPAID PDA 800-937-8997 WA 1865107652	Services	\$70.00

Cashback Bonus Rewards

PREVIOUS BALANCE	\$0.00
EARNED THIS PERIOD	
1% Cashback Bonus	+\$1.63
2% Cashback Bonus	+\$3.08
REDEEMED THIS PERIOD	-\$1.71
CASHBACK BONUS BALANCE	\$0.00
2% Cashback Bonus®	
Earn 2% cash back at gas stations and restaurants on up to \$1,000 in combined purchases each quarter.	
Plus earn 1% cash back on all other purchases.	
For details, see Information For You section.	

Fees and Interest Charged

TOTAL FEES FOR THIS PERIOD	\$0.00
INTEREST CHARGED FOR THIS PERIOD	AMOUNT
INTEREST CHARGE ON PURCHASES	\$51.04
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$51.04
2022 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2022	\$29.00
TOTAL INTEREST CHARGED IN 2022	\$367.08

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

CURRENT BILLING PERIOD: 30 DAYS

TYPE OF BALANCE	APR*	PROMO APR EXPIRES**	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	26.74% V	N/A	\$2,322.31	\$51.04
Cash Advances	28.74% V	N/A	\$0.00	\$0.00

V - VARIABLE RATE

* 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.

Continued on next page

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.

Cashback Bonus® Rewards

You earn a full 2% Cashback Bonus® on your first \$1000 in combined purchases at Gas Stations (stand-alone), and Restaurants each calendar quarter. Calendar quarters begin January 1, April 1, July 1, and October 1. Purchases at Gas Stations and Restaurants over the quarterly cap, and all other purchases, earn 1% cash back. Gas 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. Gas Stations affiliated with supermarkets, supercenters, and wholesale clubs may not be eligible. Restaurant purchases include those made at merchants classified as full-service restaurants, cafes, cafeterias, fast-food locations, and restaurant delivery services. Purchases must be made with merchants in the U.S. To qualify for 2%, 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 2% 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 2% if the technology does not provide sufficient transaction details or a qualifying MCC. Learn more at Discover.com/digitalwallets. See *Cashback Bonus®* Program Terms and Conditions for more information.



DISCOVER IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

Electronically Filed - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Account Summary

Previous Balance	\$2,327.93
Payments and Credits	-\$71.71
Purchases	+\$44.00
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$54.13

New Balance: \$2,354.35

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

Credit Line	\$2,300
Credit Line Available	\$0
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$0

FICO® Score 8 based on TransUnion® data:



Payment Information

New Balance	Minimum Payment	Payment Due Date
\$2,354.35	\$70.00	02/04/2023

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.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	14 years	\$6,705
\$96	3 years	\$3,471 (Savings= \$3,234)

If you would like information about credit counseling services, call us at 1-800-347-2683.

Payment Coupon

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



CHRISTOPHER LAWTON
4 SHAIRPIN LN
GREENVILLE SC 29607-6412



Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance	\$2,354.35
Minimum Payment Due	\$70.00
Payment Due Date	02/04/2023

Amount enclosed \$

For a faster, easier way to pay...



Discover.com 1-800-347-2683

See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

000001986451933232580023543500000000007000

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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

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](https://discover.com).

Street Address		Home Phone	
		Work Phone	
City		Email	
State, Zip			



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

DISCOVER IT® CHROME CARD ENDING IN 3504
OPEN TO CLOSE DATE: 12/10/2022 - 01/09/2023

Page 2 of 6

Transactions

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT
12/10	AUTOMATIC STATEMENT CREDIT	-\$1.71
01/02	INTERNET PAYMENT - THANK YOU	-\$70.00

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
01/06	TMOBILE*POSTPAID IVR 800-937-8997 WA 1907286343	Services	\$44.00

Fees and Interest Charged

TOTAL FEES FOR THIS PERIOD	\$0.00
INTEREST CHARGED FOR THIS PERIOD	AMOUNT
INTEREST CHARGE ON PURCHASES	\$54.13
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$54.13
2023 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2023	\$0.00
TOTAL INTEREST CHARGED IN 2023	\$54.13

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	27.24% V	N/A	\$2,340.02	\$54.13
Cash Advances	29.24% V	N/A	\$0.00	\$0.00

V = VARIABLE RATE

* 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.

Cashback Bonus® Rewards

PREVIOUS BALANCE	\$0.00
EARNED THIS PERIOD	
1% Cashback Bonus	+\$0.44
REDEEMED THIS PERIOD	-\$0.44

CASHBACK BONUS BALANCE **\$0.00**

2% Cashback Bonus®

Earn 2% cash back at gas stations and restaurants on up to \$1,000 in combined purchases each quarter.

Plus earn 1% cash back on all other purchases.

For details, see Information For You section.

FILED ELECTRONICALLY
2024 DEC 16 7:11 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Continued on next page

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.

Cashback Bonus® Rewards

You earn a full 2% Cashback Bonus® on your first \$1000 in combined purchases at Gas Stations (stand-alone), and Restaurants each calendar quarter. Calendar quarters begin January 1, April 1, July 1, and October 1. Purchases at Gas Stations and Restaurants over the quarterly cap, and all other purchases, earn 1% cash back. Gas 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. Gas Stations affiliated with supermarkets, supercenters, and wholesale clubs may not be eligible. Restaurant purchases include those made at merchants classified as full-service restaurants, cafes, cafeterias, fast-food locations, and restaurant delivery services. Purchases must be made with merchants in the U.S. To qualify for 2%, 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 2% 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 2% if the technology does not provide sufficient transaction details or a qualifying MCC. Learn more at Discover.com/digitalwallets. See *Cashback Bonus®* Program Terms and Conditions for more information.



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 12/10/2022 - 01/09/2023

Page 6 of 6

FICO® Credit Score



FICO® Credit Score History

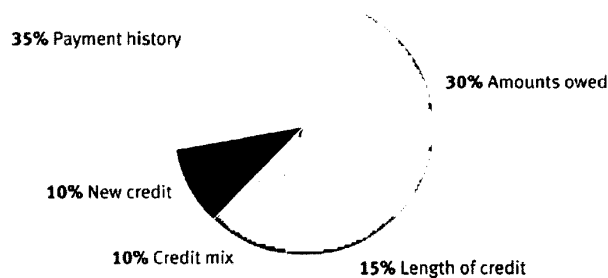


Important Information:

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.



DISCOVER IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

ELECTRONICALLY FILED - 2024 DEC 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Account Summary 01/10/2023 02/09/2023

Previous Balance	\$2,354.35
Payments and Credits	-\$70.44
Purchases	+\$15.00
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$54.79

New Balance: \$2,353.70

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

Credit Line	\$2,300
Credit Line Available	\$0
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$0

FICO® Score 8 based on TransUnion® data:

Score

Payment Information

New Balance	Minimum Payment	Payment Due Date
\$2,353.70	\$70.00	03/04/2023

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.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	14 years	\$6,696
\$96	3 years	\$3,470
		(Savings= \$3,226)

If you would like information about credit counseling services, call us at 1-800-347-7311.

Payment Coupon

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



CHRISTOPHER LAWTON
4 SHAIRPIN LN
GREENVILLE SC 29607-6412



Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance	\$2,353.70
Minimum Payment Due	\$70.00
Payment Due Date	03/04/2023

Amount Enclosed

\$

For a faster, easier way to pay...

Discover.com 1-800-347-2683
See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

000001986451933232580023537000000000007000

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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

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](https://discover.com).

Street Address		Home Phone	
		Work Phone	
City		Email	
State, Zip			



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 01/10/2023 - 02/09/2023

Page 2 of 4

Transactions

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT
01/10	AUTOMATIC STATEMENT CREDIT	-\$0.44
02/04	INTERNET PAYMENT - THANK YOU	-\$70.00

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
02/07	GREENVILLE WATER 864-241-6000 SC	Services	\$15.00

Cashback Bonus Rewards

PREVIOUS BALANCE	\$0.00
EARNED THIS PERIOD	
1% Cashback Bonus	+\$0.15
REDEEMED THIS PERIOD	-\$0.15
CASHBACK BONUS BALANCE	\$0.00

Fees and Interest Charged

TOTAL FEES FOR THIS PERIOD	\$0.00
INTEREST CHARGED FOR THIS PERIOD	AMOUNT
INTEREST CHARGE ON PURCHASES	\$54.79
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$54.79
2023 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2023	\$0.00
TOTAL INTEREST CHARGED IN 2023	\$108.92

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	27.24% V	N/A	\$2,368.33	\$54.79
Cash Advances	29.24% V	N/A	\$0.00	\$0.00

V = VARIABLE RATE

* 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.

FILED ELECTRONICALLY FEB 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Continued on next page

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 IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

Account Summary

02/10/2023 - 03/09/2023

Previous Balance	\$2,353.70
Payments and Credits	-\$0.15
Purchases	+\$0.00
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$50.14

New Balance: \$2,403.69

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

Credit Line	\$2,300
Credit Line Available	\$0
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$0

FICO® Score 8 based on TransUnion® data:

Payment Coupon

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



CHRISTOPHER LAWTON
4 SHAIRPIN LN
GREENVILLE SC 29607-6412



Payment Information

New Balance	Minimum Payment*	Payment Due Date
\$2,403.69	\$140.85	04/04/2023

* Includes past due amount of \$69.85

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.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...

You will pay off the balance shown on this statement in about...

And you will end up paying an estimated total of...

Only the minimum payment

14 years

\$6,754

If you would like information about credit counseling services, call us at 1-800-347-1111.

Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance **\$2,403.69**

Minimum Payment Due **\$140.85**

Payment Due Date **04/04/2023**

Amount Enclosed

\$

For a faster, easier way to pay...



Discover.com 1-800-347-2683

See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

00000198645193323258002403690000000014085

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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

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](https://discover.com).

Street Address		Home Phone	
		Work Phone	
City		Email	
State, Zip			



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 02/10/2023 - 03/09/2023

Page 2 of 4

Transactions

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT
02/10	AUTOMATIC STATEMENT CREDIT	-\$0.15

Fees and Interest Charged

FEES FOR THIS PERIOD	AMOUNT
FIRST LATE PAYMENT - NO FEE	\$0.00
TOTAL FEES FOR THIS PERIOD	\$0.00
INTEREST CHARGED FOR THIS PERIOD	AMOUNT
INTEREST CHARGE ON PURCHASES	\$50.14
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$50.14
2023 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2023	\$0.00
TOTAL INTEREST CHARGED IN 2023	\$159.06

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

CURRENT BILLING PERIOD: 28 DAYS

TYPE OF BALANCE	APR*	PROMO APR EXPIRES**	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	27.49% V	N/A	\$2,377.64	\$50.14
Cash Advances	29.49% 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

Your Billing Rights: Keep This Document For Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Discover
P.O. Box 30421
Salt Lake City, UT 84130-0421.

You may also contact us on the Web: <https://discover.com/billingerrornotice>

In your letter or on the Web, please give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- By 5:00 P.M. ET on the date an automated payment is scheduled, if you want to stop payment on the amount you think is wrong. You must notify us of any

Continued on next page

Information For You continued

potential errors in writing or electronically. You may call us, but if you do we are not necessarily required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter or Web Submission

When we receive your written or electronic notice, we must do two things:

1. Within 30 days of receiving your notice, we must tell you that we received it. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your notice, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may continue to appear on your statement.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- **If we made a mistake:** You will not have to pay the amount in question or any interest or other fees related to that amount.
- **If we do not believe there was a mistake:** You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us (or visit <https://discover.com/billingerrornotice>) within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

Discover
P.O. Box 30945
Salt Lake City, UT 84130-0945
<https://discover.com/billingerrornotice>

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

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 IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Account Summary

05/10/2023 04/03/2023

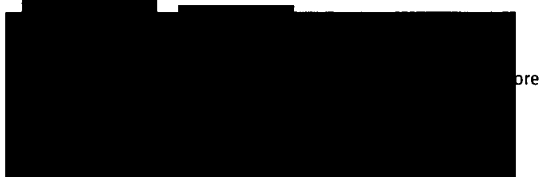
Previous Balance	\$2,403.69
Payments and Credits	+\$0.00
Purchases	+\$0.00
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$30.00
Interest Charged	+\$57.28

New Balance: \$2,490.97

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

Credit Line	\$2,300
Credit Line Available	\$0
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$0

FICO® Score 8 based on TransUnion® data:



Payment Information

New Balance	Minimum Payment*	Payment Due Date
\$2,490.97	\$240.85	05/04/2023

* Includes past due amount of \$140.85

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.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...

You will pay off the balance shown on this statement in about...

And you will end up paying an estimated total of...

Only the minimum payment

14 years

\$6,848

If you would like information about credit counseling services, call us at 1-800-347-1111.

Payment Coupon

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



CHRISTOPHER LAWTON
4 SHAIRPIN LN
GREENVILLE SC 29607-6412



Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance **\$2,490.97**

Minimum Payment Due **\$240.85**

Payment Due Date **05/04/2023**

Amount enclosed

\$

For a faster, easier way to pay...



Discover.com



1-800-347-2683

See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

00000198645193323258002490970000000024085

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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

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](https://discover.com).

Street Address		Home Phone	
		Work Phone	
City		Email	
State, Zip			



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 03/10/2023 - 04/09/2023

Page 2 of 6

Transactions

NO ACTIVITY FOR THIS BILLING PERIOD

Fees and Interest Charged

FEES FOR THIS PERIOD	AMOUNT
LATE FEE	\$30.00
TOTAL FEES FOR THIS PERIOD	\$30.00
INTEREST CHARGED FOR THIS PERIOD	AMOUNT
INTEREST CHARGE ON PURCHASES	\$57.28
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$57.28
2023 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2023	\$30.00
TOTAL INTEREST CHARGED IN 2023	\$216.34

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	27.74% V	N/A	\$2,431.29	\$57.28
Cash Advances	29.74% 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.

Electronically Received
Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

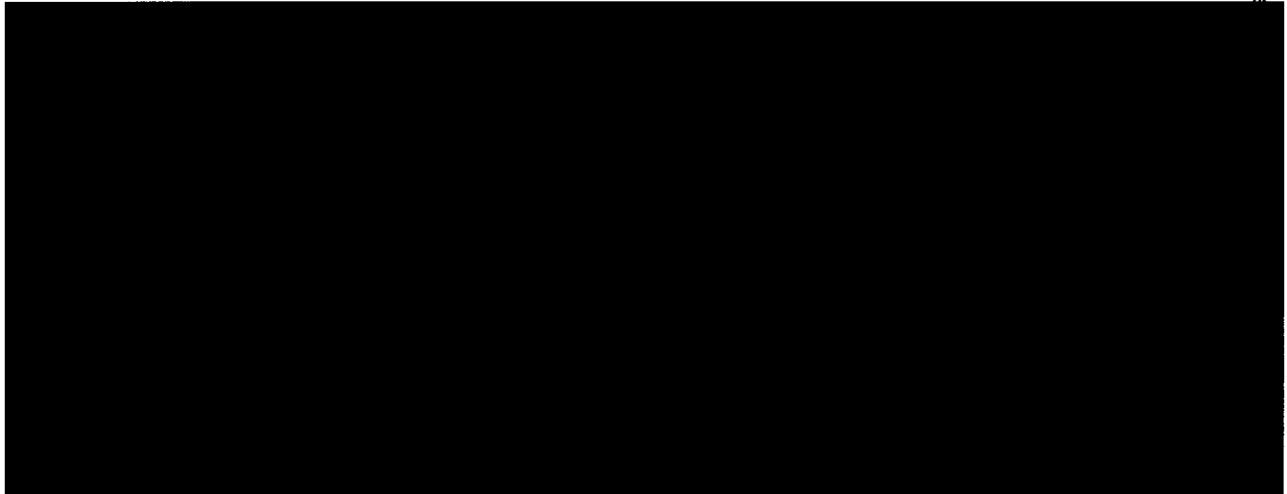
DISCOVER IT® CHROME CARD ENDING IN 6504
OPEN TO CLOSE DATE: 03/10/2023 - 04/09/2023

Page 1 of 6

FICO® Credit Score



FICO® Credit Score History

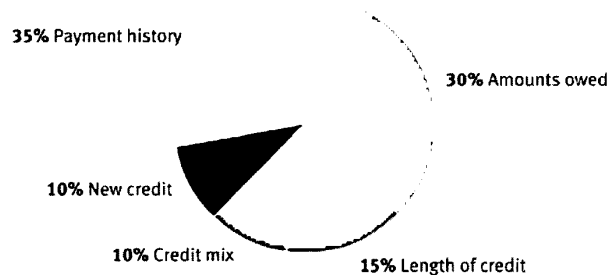


Important Information:

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.



DISCOVER IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

Account Summary

06/10/2023 - 05/09/2023

Previous Balance	\$2,490.97
Payments and Credits	+\$0.00
Purchases	+\$0.00
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$41.00
Interest Charged	+\$57.43

New Balance: \$2,589.40

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

Credit Line	\$2,300
Credit Line Available	\$0
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$0

FICO® Score 8 based on TransUnion® data:



ore

Payment Coupon

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



CHRISTOPHER LAWTON
4 SHAIRPIN LN
GREENVILLE SC 29607-6412



Payment Information

New Balance	Minimum Payment*	Payment Due Date
\$2,589.40	\$344.85	06/04/2023

* Includes past due amount of \$240.85

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.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...

You will pay off the balance shown on this statement in about...

And you will end up paying an estimated total of...

Only the minimum payment

14 years

\$6,942

If you would like information about credit counseling services, call us at 1-800-347-1111.

Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance **\$2,589.40**

Minimum Payment Due **\$344.85**

Payment Due Date **06/04/2023**

Amount Enclosed

\$

For a faster, easier way to pay...



Discover.com 1-800-347-2683

See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

00000198645193323258002589400000000034485

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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

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](https://discover.com).

Street Address		Home Phone	
		Work Phone	
City		Email	
State, Zip			



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

DISCOVER IT® CHROME CARD ENDING IN 6604
OPEN TO CLOSE DATE: 04/10/2023 - 05/09/2023

Page 2 of 4

Transactions

NO ACTIVITY FOR THIS BILLING PERIOD

Fees and Interest Charged

FEES FOR THIS PERIOD	AMOUNT
LATE FEE	\$41.00
TOTAL FEES FOR THIS PERIOD	\$41.00
INTEREST CHARGED FOR THIS PERIOD	AMOUNT
INTEREST CHARGE ON PURCHASES	\$57.43
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$57.43
2023 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2023	\$71.00
TOTAL INTEREST CHARGED IN 2023	\$273.77

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

CURRENT BILLING PERIOD: 30 DAYS

TYPE OF BALANCE	APR*	PROMO APR EXPIRES**	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	27.74% V	N/A	\$2,518.62	\$57.43
Cash Advances	29.74% 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.

Cashback Bonus Rewards

PREVIOUS BALANCE	\$0.00
EARNED THIS PERIOD	+\$0.00
REDEEMED THIS PERIOD	-\$0.00
CASHBACK BONUS BALANCE	\$0.00

Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217



DISCOVER IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

Account Summary

05/01/2023 - 06/01/2023

Previous Balance	\$2,589.40
Payments and Credits	+\$0.00
Purchases	+\$0.00
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$41.00
Interest Charged	+\$62.26

New Balance: \$2,692.66

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

Credit Line	\$2,300
Credit Line Available	\$0
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$0

FICO® Score 8 based on TransUnion® data:



Payment Information

New Balance	Minimum Payment*	Payment Due Date
\$2,692.66	\$452.85	07/04/2023

* Includes past due amount of \$344.85

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.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	14 years	\$7,082

If you would like information about credit counseling services, call us at 1-800-347-1211.

Payment Coupon

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



CHRISTOPHER LAWTON
4 SHAIRPIN LN
GREENVILLE SC 29607-6412



Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance	\$2,692.66
Minimum Payment Due	\$452.85
Payment Due Date	07/04/2023

Amount Enclosed

\$

For a faster, easier way to pay...

Discover.com 1-800-347-2683
See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

000001986451933232580026926600000000045285

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/billingerrormessage>. 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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

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		Home Phone	
		Work Phone	
City		Email	
State, Zip			



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 05/10/2023 - 06/09/2023

Page 2 of 4

FILED ELECTRONICALLY
Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Transactions

NO ACTIVITY FOR THIS BILLING PERIOD

Fees and Interest Charged

FEES FOR THIS PERIOD	AMOUNT
LATE FEE	\$41.00
TOTAL FEES FOR THIS PERIOD	\$41.00
INTEREST CHARGED FOR THIS PERIOD	AMOUNT
INTEREST CHARGE ON PURCHASES	\$62.26
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$62.26
2023 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2023	\$112.00
TOTAL INTEREST CHARGED IN 2023	\$336.03

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	27.99% V	N/A	\$2,619.41	\$62.26
Cash Advances	29.99% 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 IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

Account Summary

05/10/2023 07/08/2023

Previous Balance	\$2,692.66
Payments and Credits	+\$0.00
Purchases	+\$0.00
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$41.00
Interest Charged	+\$62.64

New Balance: \$2,796.30

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

Credit Line	\$2,300
Credit Line Available	\$0
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$0

FICO® Score 8 based on TransUnion® data:

ore

Payment Information

New Balance	Minimum Payment*	Payment Due Date
\$2,796.30	\$564.85	08/04/2023

* Includes past due amount of \$452.85

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.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
---	--	---

Only the minimum payment	14 years	\$7,172
--------------------------	----------	---------

If you would like information about credit counseling services, call us at 1-800-347-1111.

Payment Coupon

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



CHRISTOPHER LAWTON
4 SHAIRPIN LN
GREENVILLE SC 29607-6412



Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance	\$2,796.30
Minimum Payment Due	\$564.85
Payment Due Date	08/04/2023

Amount Enclosed

\$

For a faster, easier way to pay...



Discover.com 1-800-347-2683

See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

00000198645193323258002796300000000056485

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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

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		Home Phone	
		Work Phone	
City		Email	
State, Zip			



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 06/10/2023 - 07/09/2023

Page 2 of 6

Electronically Received Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Transactions

NO ACTIVITY FOR THIS BILLING PERIOD

Fees and Interest Charged

FEES FOR THIS PERIOD	AMOUNT
LATE FEE	\$41.00
TOTAL FEES FOR THIS PERIOD	\$41.00
INTEREST CHARGED FOR THIS PERIOD	AMOUNT
INTEREST CHARGE ON PURCHASES	\$62.64
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$62.64
2023 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2023	\$153.00
TOTAL INTEREST CHARGED IN 2023	\$398.67

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

CURRENT BILLING PERIOD: 30 DAYS

TYPE OF BALANCE	APR*	PROMO APR EXPIRES**	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	27.99% V	N/A	\$2,722.81	\$62.64
Cash Advances	29.99% 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.

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

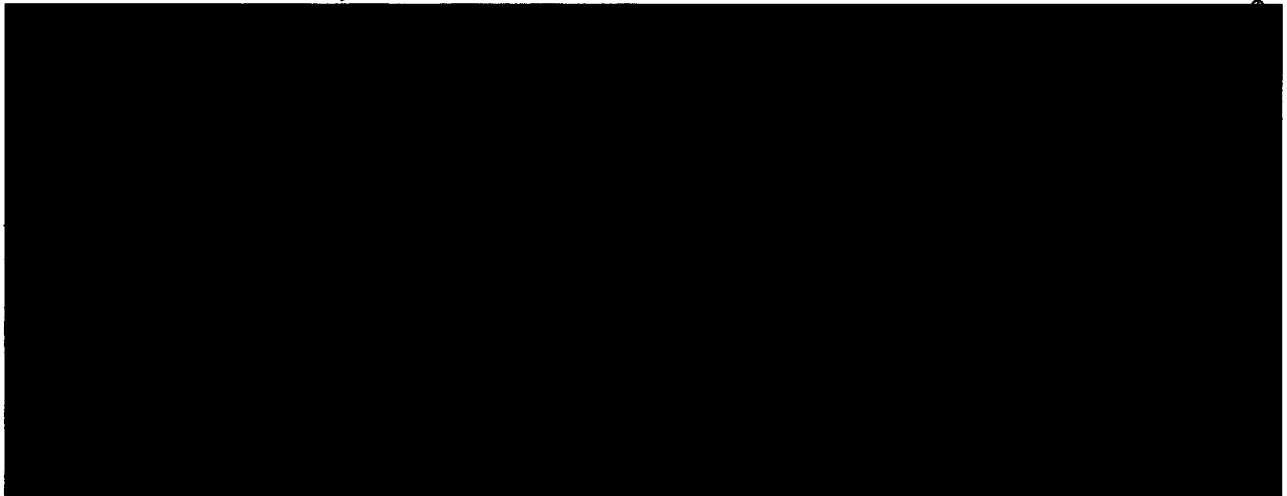
DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 06/10/2023 - 07/09/2023

Page 6 of 6

FICO® Credit Score



FICO® Credit Score History

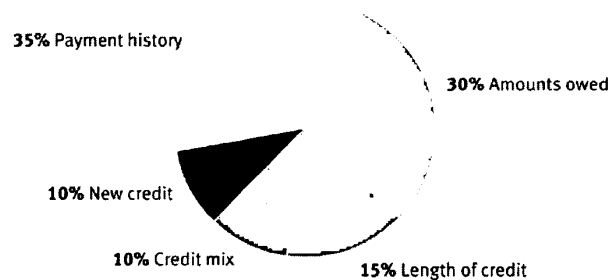


Important Information:

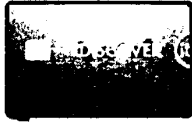
We may not always receive a score for you each month, so there may be months with no scores.
For questions on the availability of your score go to the "Information For You" section of this statement.
The FICO® Score 8 based on TransUnion data is the score that Discover uses.

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.



DISCOVER IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

Account Summary

07/10/2023 - 08/07/2023

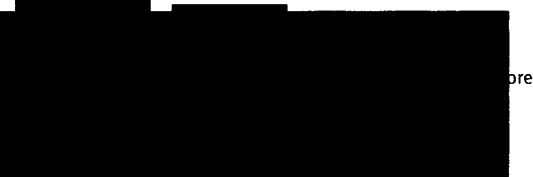
Previous Balance	\$2,796.30
Payments and Credits	+\$0.00
Purchases	+\$0.00
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$41.00
Interest Charged	+\$67.86

New Balance: \$2,905.16

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

Credit Line	\$2,300
Credit Line Available	\$0
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$0

FICO® Score 8 based on TransUnion® data:



Payment Information

New Balance	Minimum Payment*	Payment Due Date
\$2,905.16	\$681.85	09/04/2023

* Includes past due amount of \$564.85

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.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	14 years	\$7,313

If you would like information about credit counseling services, call us at 1-800-347-1111.

Payment Coupon

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



CHRISTOPHER LAWTON
4 SHAIRPIN LN
GREENVILLE SC 29607-6412



Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance	\$2,905.16
Minimum Payment Due	\$681.85
Payment Due Date	09/04/2023

Amount Enclosed \$

For a faster, easier way to pay...

Discover.com 1-800-347-2683
See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

000001986451933232580029051600000000068185

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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

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](https://discover.com).

Street Address		Home Phone	
		Work Phone	
City		Email	
State, Zip			



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

Page 2 of 4
DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 07/10/2023 - 08/09/2023

Page 2 of 4
ELECTRONICALLY
Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Transactions

NO ACTIVITY FOR THIS BILLING PERIOD

Fees and Interest Charged

FEES FOR THIS PERIOD	AMOUNT
LATE FEE	\$41.00
TOTAL FEES FOR THIS PERIOD	\$41.00
INTEREST CHARGED FOR THIS PERIOD	AMOUNT
INTEREST CHARGE ON PURCHASES	\$67.86
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$67.86
2023 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2023	\$194.00
TOTAL INTEREST CHARGED IN 2023	\$466.53

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	28.24% V	N/A	\$2,829.00	\$67.86
Cash Advances	29.99% 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 IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

RECEIVED - 2024 DEC 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Account Summary

09/01/2023 - 09/09/2023

Previous Balance	\$2,905.16
Payments and Credits	+\$0.00
Purchases	+\$0.00
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$41.00
Interest Charged	+\$70.49

New Balance: \$3,016.65

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

Credit Line	\$2,300
Credit Line Available	\$0
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$0

FICO® Score 8 based on TransUnion® data:



Payment Information

New Balance	Minimum Payment*	Payment Due Date
\$3,016.65	\$802.85	10/04/2023

* Includes past due amount of \$681.85

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.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	14 years	\$7,391

If you would like information about credit counseling services, call us at 1-800-347-1111.

Payment Coupon

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



CHRISTOPHER LAWTON
4 SHAIRPIN LN
GREENVILLE SC 29607-6412



Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance	\$3,016.65
Minimum Payment Due	\$802.85
Payment Due Date	10/04/2023

Amount Enclosed

\$

For a faster, easier way to pay...



Discover.com 1-800-347-2683

See reverse for payment cut off times.

PO BOX 71242
CHARLOTTE NC 28272-1242



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

000001986451933232580030166500000000080285

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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

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](https://discover.com).

Street Address		Home Phone	
		Work Phone	
City		Email	
State, Zip			



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

DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 08/10/2023 - 09/09/2023

Page 2 of 4

Transactions

NO ACTIVITY FOR THIS BILLING PERIOD

Fees and Interest Charged

FEES FOR THIS PERIOD	AMOUNT
LATE FEE	\$41.00
TOTAL FEES FOR THIS PERIOD	\$41.00
INTEREST CHARGED FOR THIS PERIOD	AMOUNT
INTEREST CHARGE ON PURCHASES	\$70.49
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$70.49
2023 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2023	\$235.00
TOTAL INTEREST CHARGED IN 2023	\$537.02

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	28.24% V	N/A	\$2,939.13	\$70.49
Cash Advances	29.99% 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.

Cashback Bonus® Rewards

PREVIOUS BALANCE	\$0.00
EARNED THIS PERIOD	+\$0.00
REDEEMED THIS PERIOD	-\$0.00
CASHBACK BONUS BALANCE	\$0.00

Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217



DISCOVER IT® CHROME CARD ENDING IN 5504
CARDMEMBER SINCE 2021

DISCOVER

Electronically Filed - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

Account Summary 09/09/2023 - 09/29/2023

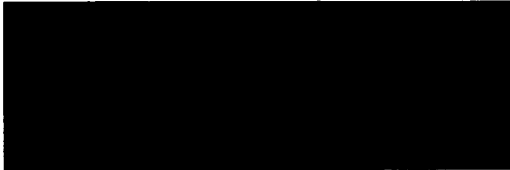
Previous Balance	\$3,016.65
Payments and Credits	-\$3,016.65
Purchases	+\$0.00
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00

New Balance: \$0.00

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

Credit Line	\$2,300
Credit Line Available	\$0
Cash Advance Credit Line	\$50
Cash Advance Credit Line Available	\$0

Your FICO® Score is unavailable. Log in at Discover.com/FICO or



Payment Information

New Balance	Minimum Payment	Payment Due Date
\$0.00	\$893.85	10/25/2023

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.

Payment Coupon

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

CHRISTOPHER LAWTON
4 SHAIRPIN LN
GREENVILLE SC 29607-6412



Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 5504

New Balance	\$0.00
Minimum Payment Due	\$893.85
Payment Due Date	10/25/2023

Amount Enclosed \$

For a faster, easier way to pay...

Discover.com 1-800-347-2683
See reverse for payment cut off times.

PO BOX 6103
CAROL STREAM IL 60197-6103

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

00000198645193323258000000000000000089385

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 before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

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. 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 or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. 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.

DIT23-27.0420

ELECTRONICALLY FILED - 2024 Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

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		Home Phone	
		Work Phone	
City		Email	
State, Zip			



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

DISCOVER IT® CHROME CARD ENDING IN 5504
OPEN TO CLOSE DATE: 09/09/2023 - 09/29/2023

Page 2 of 4

Transactions

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT
09/30	INTERNAL CHARGE-OFF	-\$3,016.65

Fees and Interest Charged

TOTAL FEES FOR THIS PERIOD	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$0.00
2023 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2023	\$235.00
TOTAL INTEREST CHARGED IN 2023	\$537.02

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

CURRENT BILLING PERIOD: 21 DAYS

TYPE OF BALANCE	APR*	PROMO APR EXPIRES**	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	28.24% V	N/A	\$0.00	\$0.00
Cash Advances	29.99% 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

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.

FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.

Cashback Bonus Rewards

PREVIOUS BALANCE	\$0.00
EARNED THIS PERIOD	+\$0.00
REDEEMED THIS PERIOD	-\$0.00
CASHBACK BONUS BALANCE	\$0.00

FILED ELECTRONICALLY
Dec 16 7:14 PM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217



CARDMEMBER AGREEMENT

Thank you for choosing Discover® card. This Agreement explains the current terms and conditions of your Account. The enclosed Pricing Schedule is part of this Agreement. Please read this Agreement, including the Pricing Schedule, carefully. Keep them for your records. Contact us if you have any questions. We have included a "Definitions" section for your reference on page 2.

ACCEPTANCE OF AGREEMENT

You accept this Agreement if you do not cancel your Account within 30 days after receiving a Card. You also accept this Agreement if you or an Authorized User use the Account. You may, however, reject the "Arbitration of Disputes" section as explained in that section.

CHANGES TO YOUR AGREEMENT

The rates, fees and terms of this Agreement may change from time to time. We may add or delete any term to this Agreement. If required by law, we will give you advance written notice of the change(s) and a right to reject the change(s). We will not charge any fee or interest charge prohibited by law.

USING YOUR ACCOUNT

Permitted Uses	You may use your Account for Purchases, Balance Transfers and Cash Advances. You may not use it for illegal transactions.	
Authorized Users	You may request additional Cards for Authorized Users to make transactions on your Account. You must notify us if you wish to cancel the authority of an Authorized User to use your Account. You are responsible for all charges made by your Authorized Users.	
Joint Accounts	If your Account is a joint Account · each of you agrees to be liable individually and jointly for the entire amount owed on the Account; and · any notice we mail to an address provided by either of you for the Account will serve as notice to both of you.	
Checks	If we provide you with Checks, we will tell you whether we will treat the Check as a Purchase, Balance Transfer or Cash Advance. You may not use these Checks to pay any amount you owe us.	
Credit Authorizations	We may not authorize a transaction for security or other reasons. We will not be liable to you if we decline to authorize a transaction or if anyone refuses your Card, Check or Account number.	
Credit Lines	We will tell you what your Account credit line is. You must keep your Account balance below your Account credit line. If you do not, we may request immediate payment of the amount by which you exceed it. We may establish a lower credit line for Cash Advances. We may increase	or decrease your Account credit line or your Cash Advance credit line without notice. We may delay increasing your available credit by the amount of any payment that we receive for up to 10 business days.

FEES (See your Pricing Schedule for Additional Fees)

Late Fee	We will not charge a Late Fee the first time you do not make the Minimum Payment Due by the Payment Due Date. After that, if you do not pay the Minimum Payment Due by the Payment Due Date, we will charge you a Late Fee. The fee is \$30, if you were not charged a Late	Fee during any of the prior six billing periods. Otherwise, the fee is \$41. This fee will never exceed the Minimum Payment Due that was due immediately prior to the date on which the fee was assessed.
Returned Payment Fee	If you make a payment that is not honored by your financial institution, we will charge you a Returned Payment Fee even if the payment is honored after we re-submit it. The fee is \$30 if you were not charged a Returned Payment Fee during any of the prior six billing periods.	Otherwise, the fee is \$41. This fee will never exceed the Minimum Payment Due that was due immediately prior to the date on which the payment was returned to us.

ANNUAL PERCENTAGE RATES ("APRs") (See your Pricing Schedule for the APRs that apply to your Account)

Variable APRs	Your Pricing Schedule may include variable APRs. These APRs are determined by adding the number of percentage points that we specify to the Prime Rate. Variable APRs will increase or decrease when the Prime Rate changes. The APR change will take effect	on the first day of the billing period that begins during the calendar month that the Prime Rate changes. An increase in the APR will increase your interest charges and may increase your Minimum Payment Due. Your APR will never be less than zero.
----------------------	--	--

Penalty APR	None
--------------------	------

MAKING PAYMENTS

Payment Instructions	- You must pay in U.S. dollars. Please do not send cash. Sending cash is not allowed. All checks must be drawn on funds on deposit in the U.S. - You must pay us for all amounts due on your Account. This includes charges made by Authorized Users. - We may refuse to accept a payment in a foreign currency. If we do accept it, we will charge your Account our cost to convert it to U.S. dollars. - We can accept late payments, partial payments or payments marked "payment in full" or with any other restrictive endorsement without losing any of our rights under this Agreement.	- We credit your payments in accordance with the terms contained on your billing statement. - If you mail your payment to an address other than the address designated on your billing statement, there may be a delay in processing and crediting the payment to your Account. - If a third party makes a payment on your Account and we return all or a part of such payment, then we may adjust your Account for any amount returned. We reserve the right to defend ourselves against any demand to return funds we have received, and may agree to a compromise of the demanded amount as part of a settlement.
-----------------------------	---	--

Minimum Payment Due	You may pay the entire New Balance shown on your billing statement at any time. Each billing period you must pay at least the Minimum Payment Due by the Payment Due Date shown on your billing statement. The Minimum Payment Due will be the greater of: \$20; or - any past due amount plus the greater of: 3% of the New Balance shown on your billing statement (excluding any Interest Charges and Late Fee shown on your billing statement); or \$15, plus any of the following charges as shown on your billing statement: - fees for any debt protection product that you enrolled in on or after 2/1/2015; Interest Charges; and Late Fees (not to exceed 4% of the New Balance). The Minimum Payment Due may also include amounts by which you exceed your Account credit line. It will never exceed the New Balance. When we calculate the Minimum Payment Due, we may subtract from the New Balance certain fees added to your Account during the billing period. The Minimum Payment Due is rounded up to the nearest dollar.
----------------------------	---

EXHIBIT B

MAKING PAYMENTS

How We Apply Payments	We apply payments and credits at our discretion, including in a manner most favorable or convenient for us. In all cases, we will apply payments and credits as required by applicable law. Each billing period, we will generally apply	amounts you pay that exceed the Minimum Payment Due to balances with higher APRs before balances with lower APRs as of the date we credit your payment.
------------------------------	--	---

INTEREST CHARGES

How We Calculate Interest Charges—Daily Balance Method (including current transactions)	We calculate interest charges each billing period by first figuring the “daily balance” for each Transaction Category. Transaction Categories include standard Purchases, standard Cash Advances and different promotional balances, such as Balance Transfers. How We Figure the Daily Balance for Each Transaction Category - We start with the beginning balance for each day. The beginning balance for the first day of the billing period is your balance on the last day of your previous billing period. - We add any interest charges accrued on the previous day's daily balance and any new transactions and fees. We add any new transactions or fees as of the later of the Transaction Date or the first day of the billing period in which the transaction or fee posted to your Account. - We subtract any new credits and payments. - We make other adjustments (including those adjustments required in the “Paying Interest” section).	How We Figure Your Total Interest Charges - We multiply the daily balance for each Transaction Category by its daily periodic rate. We do this for each day in the billing period. This gives us the interest charges for each Transaction Category. To get a daily periodic rate, we divide the APR that applies to the Transaction Category by 365. - We add up all the daily interest charges. The sum is the total interest charge for the billing period. - Due to rounding or a minimum interest charge, the interest calculation may vary from the interest charge actually assessed. How We Include Fees We add Balance Transfer Fees to the applicable Balance Transfer Transaction Category. We add Cash Advance Fees to the applicable Cash Advance Transaction Category. We add all other fees to the standard Purchase Transaction Category.
Paying Interest	When Interest Charges Begin We begin to impose interest charges on a transaction, fee or interest charge from the day we add it to the daily balance. We continue to impose interest charges until you pay the total amount you owe us. You can avoid paying interest on Purchases as described below. However, you cannot avoid paying interest on Balance Transfers or Cash Advances. How to Avoid Paying Interest on Purchases (“Grace Period”) 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 Apply Payments May Impact Your Grace Period If you do not pay your New Balance in full each month, then, depending on the balance to which we apply your payment, you may not get a grace period on new Purchases.

OTHER IMPORTANT INFORMATION

Default	You are in default if: - you file bankruptcy or another insolvency proceeding is filed by you or against you; - we have a reasonable belief that you are unable or unwilling to repay your obligations to us; - you die or are legally declared incompetent or incapacitated;	you fail to comply with the terms of this Agreement or any Agreement with us or an Affiliate, including failing to make a required payment when due, exceeding your Account credit limit or using your Card or Account for an illegal transaction. If you are in default, we may declare the entire balance of your Account immediately due and payable without notice.
Collection Costs	If we use an attorney to collect your Account, we may charge you our legal costs as permitted by law. These include reasonable attorneys' fees, court or other collection costs, and fees and costs of any appeal.	
Merchant Disputes	If you have a dispute with a merchant, you may request a credit to your Account. If we resolve the dispute in your favor, we will issue a credit to your Account. You assign to us your claim for the credited amount against the merchant and/or any third party. At our request, you agree to provide this assignment in writing.	
Automatic Account Information Updates	You may set up automatic billing or store your Account information with an Affiliate, merchant, wallet provider, or other third party (“Permitted Party”). If you do, you authorize us to share your Account information, which may include your rewards account balance, with the Permitted Party, regarding the use of your Account. If your Account information	changes, which may include your billing address, you authorize us to provide this updated information to any such Permitted Party at our discretion. You must contact the Permitted Party directly or remove your credit card information from the Permitted Party website if you want to stop automatic billing or Account updates.
Our Privacy Policy	We send you our Privacy Policy when you open your Account. Contact us or visit Discover.com if you would like a copy. Please read it carefully. It summarizes: the personal information we collect;	- how we safeguard its confidentiality and security; - when it may be shared with others; and - how you can limit our sharing of this information.
Credit Reporting Agency Information	You authorize us to get information from credit reporting agencies and other sources for servicing or review of your Account, collection and any other use permitted by law, including to consider you for other products and services. We may report the status and payment history of your Account to credit reporting agencies and other creditors.	We normally report to credit reporting agencies each month. If you believe that information we reported is inaccurate or incomplete, please write us at Discover, P.O. Box 30939, Salt Lake City, UT 84130-0939. Please include your name, address, home phone number and Account number.
Our Communications with You	You agree that we, our Affiliates, and agents, including service providers (“Authorized Parties”) may contact you, including calls, text message or email, about any current or future accounts or applications, with respect to all products you have with us at any phone number or email (i) you have provided to us, (ii) from which you contacted us, or (iii) which we obtained and believe we can reach you at, even if your phone provider may charge you message and data rates for calls or texts. You agree that the Authorized Parties may record or monitor any calls between you and the Authorized Parties. You agree to notify us if you change or discontinue using any phone number you provide. You agree that the	Authorized Parties may contact you using an automatic dialer or pre-recorded voice message. If you no longer wish to be contacted on your cell phone by an automated dialer or pre-recorded voice message, you must provide us written notice cancelling your consent at this address: Discover Bank, P.O. Box 30937, Salt Lake City, UT 84130-0937. The written notice must include: your name, mailing address, the last four digits of your Account number and the specific cell phone number(s) for which you would like to cancel your consent to be contacted by an automated dialer or pre-recorded voice message.
Unauthorized Use	You must notify us immediately if: your Card is lost or stolen; or	you believe someone is using your Account or a Card without your permission.
Cancellation of Your Account	- You may cancel your Account. You will remain responsible for any amount you owe us under this Agreement. - Any joint Account holder may cancel a joint Account. However, both of you will remain responsible for paying all amounts owed.	We may cancel, suspend or not renew your Account at any time without notice.

ELECTRONICALLY FILED
2024 Dec 11 PM 3:00
GREENVILLE
COMMON PLEAS
CASE#2024CP22027

OTHER IMPORTANT INFORMATION

Purchases and Cash Advances in Foreign Currencies	If you make a Purchase or Cash Advance in a foreign currency, we will convert it to U.S. dollars using a rate we choose. This rate will either be a government-mandated rate, a government-published rate or the interbank exchange rate, depending on the country and currency in which the transaction is made. We use the rate in effect on the conversion date for the transaction. This rate may be different than the rate in effect on the Transaction Date for the transaction.
Governing Law	This Agreement is governed by applicable federal law and by Delaware law. However, in the event you default and we file a lawsuit to recover funds loaned to you, the statute of limitations of the state where the lawsuit is filed will apply, without regard to that state's conflicts of laws principles or its "borrowing statute."
Severability	Except as set forth in the "Arbitration" section, if any part of this Agreement is found to be invalid, the rest of it will still remain in effect.
Enforcing this Agreement	We may delay enforcing or not enforce any of our rights under this Agreement without losing or waiving any of them.
Assignment of Account	We may sell, assign or transfer your Account or any portion of it without notice to you. You may not sell, assign or transfer your Account without first obtaining our prior written consent.

MILITARY BORROWERS

Statement of MAPR	Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an Annual Percentage Rate of 36 percent. This rate must include, as applicable to the credit transaction or account: (1) the costs associated with credit insurance premiums; (2) fees for ancillary products sold in connection with the credit transaction; (3) any application fee charged (other than certain application fees for specified credit transactions or accounts); and (4) any participation fee charged (other than certain participation fees for a credit card account). If you would like more information about whether this section applies to you, please contact us at 1-844-DFS-4MIL (1-844-337-4645) anytime 24/7. If calling outside the U.S., you can contact us at +1-801-451-3730.
Oral Disclosures	Before agreeing to this Agreement, in order to hear important disclosures and payment information about this Agreement, please call 1-844-DFS-4MIL (1-844-337-4645) anytime 24/7. If calling outside the U.S., you can contact us at +1-801-451-3730.

CONTACT US

Unless we tell you otherwise, you can notify us: · by phone at 1-800-347-3085 or · in writing to Discover, P.O. Box 30943, Salt Lake City, UT 84130-0943. When writing, please include your name, address, home phone number and Account number. You must contact us within 15 days after changing your email address, mailing address or phone number.

DEFINITIONS

"Account" means your Discover card account.	"Check" means any check we send to you to access your Account.
"Affiliate" means our parent corporations, subsidiaries and affiliates.	"Pricing Schedule" means the document entitled, "Pricing Schedule," which lists the APRs that apply to your Account and other important information.
"Authorized User" means any person you authorize to use your Account or a Card, whether you notify us or not.	"Prime Rate" means the highest rate of interest listed as the U.S. Prime rate in the Money Rates section of the online <i>Wall Street Journal</i> (www.wsj.com) on the last business day of the month.
"Balance Transfer" means a balance transferred from another creditor to your Account.	"Purchase" means the use of your Account to purchase or lease goods or services at participating merchants.
"Card" means any one or more Discover cards issued to you or someone else with your authorization.	"We," "us" and "our" refer to Discover Bank, the issuer of your Card.
"Cash Advance" means the use of your Account for: · obtaining cash from participating automated teller machines, financial institutions or other locations; and · online gambling, or to purchase lottery tickets, money orders, casino chips, foreign currency or similar items.	"You," "your" or "yours" refer to you and any other person(s) who are also contractually liable under this Agreement.
	"Transaction Date" means the date shown on your billing statement for a transaction or fee.

ARBITRATION

Agreement to Arbitrate. In the event of a dispute between you and us arising out of or relating to this Account or the relationships resulting from this Account or any other dispute between you or us, including, for example, a dispute based on a federal or state statute or local ordinance ("Claim"), either you or we may choose to resolve the Claim by binding arbitration, as described below, instead of in court. Any Claim (except for a Claim challenging the validity or enforceability of this arbitration agreement, including the Class Action Waiver) may be resolved by binding arbitration if either party requests it. THIS MEANS IF EITHER YOU OR WE CHOOSE ARBITRATION, NEITHER PARTY WILL HAVE THE RIGHT TO LITIGATE SUCH CLAIM IN COURT OR TO HAVE A JURY TRIAL. ALSO DISCOVERY AND APPEAL RIGHTS ARE LIMITED IN ARBITRATION.

Even if all parties have opted to litigate a Claim in court, you or we may elect arbitration with respect to any Claim made by a new party or any new Claims later asserted in that lawsuit.

This arbitration agreement does not apply if, on the date you submit your Application or on the date we seek to invoke this arbitration agreement, you are a member of the Armed Forces or a dependent of such a member covered by the federal Military Lending Act. If you would like more information about whether you are covered by the Military Lending Act, please contact us at 1-844-DFS-4MIL (1-844-337-4645) or if you are calling from outside the US at +1-801-451-3730.

CLASS ACTION WAIVER. ARBITRATION MUST BE ON AN INDIVIDUAL BASIS. THIS MEANS NEITHER YOU NOR WE MAY JOIN OR CONSOLIDATE CLAIMS IN ARBITRATION BY OR AGAINST

OTHER CARDMEMBERS, OR LITIGATE IN COURT OR ARBITRATE ANY CLAIMS AS A REPRESENTATIVE OR MEMBER OF A CLASS OR IN A PRIVATE ATTORNEY GENERAL CAPACITY.

The arbitrator may award injunctive relief only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual Claim. The arbitrator may not award class, representative, or public injunctive relief. If a court decides that applicable law precludes enforcement of any of this paragraph's limitations as to a particular Claim for relief, then after all appeals from that decision have been exhausted, that Claim (and only that Claim) must be severed from the arbitration and may be brought in court. Only a court, and not an arbitrator, shall determine the validity, scope, and effect of the Class Action Waiver.

Your and Our Right To Go To Small Claims Court. You and we will not choose to arbitrate any individual Claim you or we bring in small claims court (or an equivalent court). This means you or we may bring an action in small claims court (or an equivalent court) without being subject to arbitration. However, if a Claim is transferred, removed, or appealed from small claims court to a different court, or if any Claim brought in small claims court exceeds the small claims court limit, you or we may then choose to arbitrate.

Governing Law and Rules. This arbitration agreement is governed by the Federal Arbitration Act ("FAA"). Arbitration must proceed only with the American Arbitration Association ("AAA"). The rules for the arbitration will be those in this arbitration agreement and the procedures of the AAA, but the rules in this arbitration

agreement will be followed if there is disagreement between the agreement and the AAA's procedures. If the AAA's procedures change after the Claim is filed, the procedures in effect when the Claim was filed will apply.

For a copy of the AAA's procedures, to file a Claim or for other information, please contact the AAA at 1101 Laurel Oak Rd., Voorhees, NJ 08043, www.adr.org.

If the AAA is completely unavailable, and if you and we cannot agree on a substitute, then either you or we may request that a court with jurisdiction appoint a substitute.

Fees and Costs. If you wish to begin arbitration against us but you cannot afford to pay your share of the AAA's or arbitrator's costs and cannot obtain a waiver of costs from the AAA, we will advance those costs if you ask us in writing and are acting in good faith. Any request like this should be sent to Discover, P.O. Box 30421, Salt Lake City, UT 84130-0421. If you lose the arbitration, the arbitrator will decide whether you must reimburse us for money we advanced for you for the arbitration. If you win the arbitration, we will not ask for reimbursement of money we advanced. Additionally, if you win the arbitration, the arbitrator may decide that you are entitled to be reimbursed your reasonable attorneys' fees and costs (if actually paid by you). The arbitrator may also allocate compensation, expenses, and administrative fees (which include filing and hearing fees) to any party upon the arbitrator's determination that the party's claim or counterclaim was filed for purposes of harassment or is patently frivolous.

ARBITRATION

Hearings and Decisions. Arbitration hearings will take place in the federal judicial district where you live. A single arbitrator will be appointed. The arbitrator must:

- Follow all applicable substantive law, except when contradicted by the FAA;
- Follow applicable statutes of limitations;
- Honor valid claims of privilege; and
- Issue a written decision including the reasons for the award.

The arbitrator's decision will be final and binding except for any review allowed by the FAA. However, if more than \$100,000 was genuinely in dispute, then either you or we may choose to appeal to a new panel of three arbitrators. The appellate panel is completely free to accept or reject the entire original award or any part of it. The appeal must be filed with the AAA not later than 30 days after the original award issues. Appeal costs will be allocated consistent with the AAA's Consumer Arbitration Rules and Due Process Protocol.

Any arbitration award may be enforced (such as through a judgment) in any court with jurisdiction. Any finding, award, or judgment from an arbitration of any Claim shall apply only to that arbitration. No finding, award, or judgment from any other arbitration shall impact the arbitration of any Claim.

Claim Notice and Special Payment. If you have a Claim, before initiating an arbitration proceeding, you may give us written notice of the Claim ("Claim Notice") at least 30 days before initiating the arbitration proceeding. The Claim Notice must include your name, address, and account number and explain in reasonable

detail the nature of the Claim and any supporting facts. Any Claim Notice shall be sent to us at Discover, P.O. Box 794, Deerfield, IL 60015 (or such other address as we shall subsequently provide to you). If, and only if, (1) you submit a Claim Notice in accordance with this agreement on your own behalf (and not on behalf of any other party); and (2) an arbitrator, after finding in your favor in any respect on the merits of your Claim, issues you an award that (excluding any arbitration fees or attorneys' fees and costs awarded by the arbitrator) is greater than the value of Discover's last written settlement offer made before an arbitrator was selected, then you will be entitled to the amount of the award or \$7,500, whichever is greater. If you are entitled to the \$7,500, you will receive in addition any arbitration fees or attorneys' fees and costs awarded by the arbitrator.

Other Beneficiaries of this Agreement. In addition to you and us, the rights and duties described in this arbitration agreement apply to: our Affiliates, successors, subsidiaries, and our and their officers, directors and employees; any third party co-defendant of a Claim subject to this arbitration agreement; and all joint Accountholders and Authorized Users of your Account(s).

Survival of this Agreement. This arbitration agreement shall survive:

- closing of your Account;
- voluntary payment of your Account or any part of it;
- any legal proceedings to collect money you owe;
- any bankruptcy by you; and
- any sale, assignment, or transfer by us of your Account.

You Have the Right to Reject Arbitration for this Account. You may reject the arbitration agreement but only if we receive from you a written notice of rejection within 30 days of your receipt of the Card after your Account is opened. You must send the notice of rejection to: Discover, P.O. Box 30938, Salt Lake City, UT 84130-0938.

Your rejection notice must include your name, address, phone number, Account number and personal signature. No one else may sign the rejection notice for you. Your rejection notice must not be sent with any other correspondence. Rejection of arbitration will not affect your other rights or responsibilities under this Agreement. If you reject arbitration, neither you nor we will be subject to the arbitration agreement for this Account. Rejection of arbitration for this Account will not constitute rejection of any prior or future arbitration agreement between you and us.

Your Billing Rights: **Keep This Document For Future Use**

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Discover
P.O. Box 30421
Salt Lake City, UT 84130-0421.

You may also contact us on the Web: <https://discover.com/billingerrornotice>

In your letter or on the Web, please give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- By 5:00 P.M. ET on the date an automated payment is scheduled, if you want to stop payment on the amount you think is wrong. You must notify us of any potential errors in writing or electronically. You may call us, but if you do we are not necessarily required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter or Web Submission

When we receive your written or electronic notice, we must do two things:

1. Within 30 days of receiving your notice, we must tell you that we received it. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your notice, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may continue to appear on your statement.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- **If we made a mistake:** You will not have to pay the amount in question or any interest or other fees related to that amount.
- **If we do not believe there was a mistake:** You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us or visit <https://discover.com/billingerrornotice> within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

Discover
P.O. Box 30945
Salt Lake City, UT 84130-0945
<https://discover.com/billingerrornotice>

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

IN THE COURT OF COMMON PLEAS
THIRTEENTH JUDICIAL CIRCUIT
CIVIL ACTION NO. 2024-CP-23-05217

DISCOVER BANK
Plaintiff,

VS.

CHRISTOPHER LAWTON
Defendant

**ORDER ON MOTION FOR
SUMMARY JUDGMENT**

THIS MATTER came before me on March 24, 2025 on Plaintiff's Motion for Summary Judgment. Defendant appeared Pro Se.

After consideration of the pleadings, motions and arguments of the respective parties, I find that there are no genuine issues of material fact and that Plaintiff is entitled to judgment as a matter of law.

NOW, THEREFORE, IT IS HEREBY ORDERED, ADJUDGED AND DECREED that Plaintiff have and recover from Defendant the amount of \$3,016.65, with interest thereon at the statutory post judgment rate from the date of judgment until paid in full, and costs in the amount of \$276.72. The total judgment amount is \$3,293.37.

Presiding Circuit Court Judge

Dated: Greenville SC 29601-2121, 2025.

FORM 4,

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE
IN THE COURT OF COMMON PLEAS

JUDGMENT IN A CIVIL CASE

CIVIL ACTION NO. 2024-CP-23-05217

DISCOVER BANK
PLAINTIFF(S)

CHRISTOPHER LAWTON
DEFENDANT(S)

Submitted By: Jerry T. Myers, SC Bar No. 77614
Address: PO Box 176010, Raleigh, NC 27619-6010

Attorney for: ☒ Plaintiff ☐ Defendant
or ☐ Self-Represented Litigant

DISPOSITION TYPE (CHECK ONE)

- ☐ **JURY VERDICT.** This action came before the court for a trial by jury. The issues have been tried and a verdict rendered.
- ☒ **DECISION BY THE COURT.** This action came to trial or hearing before the court. The issues have been tried or heard and a decision rendered. ☐ See Page 2 for additional information.
- ☐ **ACTION DISMISSED (*CHECK REASON*):** ☐ Rule 12(b), SCRPC; ☐ Rule 41(a), SCRPC (Vol. Nonsuit); ☐ Rule 43(k), SCRPC (Settled); ☐ Other
- ☐ **ACTION STRICKEN (*CHECK REASON*):** ☐ Rule 40(j), SCRPC; ☐ Bankruptcy; ☐ Binding arbitration, subject to right to restore to confirm, vacate or modify arbitration award; ☐ Other
- ☐ **DISPOSITION OF APPEAL TO THE CIRCUIT COURT (*CHECK APPLICABLE BOX*):**
☐ Affirmed; ☐ Reversed; ☐ Remanded; ☐ Other
NOTE: ATTORNEYS ARE RESPONSIBLE FOR NOTIFYING LOWER COURT, TRIBUNAL, OR ADMINISTRATIVE AGENCY OF THE CIRCUIT COURT RULING IN THIS APPEAL.

IT IS ORDERED AND ADJUDGED: ☒ See attached order (formal order to follow) ☐ Statement of Judgment by the Court:

ORDER INFORMATION

This order ☒ ends ☐ does not end the case.
Additional Information for the Clerk: _____

INFORMATION FOR THE PUBLIC INDEX

Complete this section below when the judgment affects title to real or personal property or if any amount should be enrolled. If there is no judgment information, indicate "N/A" in one of the boxes below.

Judgment in Favor of (List name(s) below)	Judgment Against (List name(s) below)	Judgment Amount To be Enrolled (List amount(s) below)
DISCOVER BANK	CHRISTOPHER LAWTON	\$3,293.37
If applicable, describe the property, including tax map information and address, referenced in the order: _____ _____		

The judgment information above has been provided by the submitting party. Disputes concerning the amounts contained in this form may be addressed by way of motion pursuant to the SC Rules of Civil Procedure. Amounts to be computed such as interest or additional taxable costs not available at the time the form and final order are submitted to the judge may be provided to the clerk. **Note: Title abstractors and researchers should refer to the official court for judgment details.**

Circuit Court Judge _____

Judge Code _____

Date _____

For Clerk of Court Office Use Only

This judgment was entered on the _____ day of _____, 20____ and a copy mailed first class or placed in the appropriate attorney's box on this _____ day of _____, 20____ to attorneys of record or to parties (when appearing pro se) as follows:

ATTORNEY(S) FOR THE PLAINTIFF(S)

**ATTORNEY(S) FOR THE
DEFENDANT(S)**

CLERK OF COURT

Court Reporter:

ADDITIONAL INFORMATION REGARDING DECISION BY THE COURT AS REFERENCED ON PAGE 1.

This action came to trial or hearing before the court. The issues have been tried or heard and a decision rendered.



Greenville Common Pleas

Case Caption: Discover Bank vs. Christopher Lawton

Case Number: 2024CP2305217

Type: Order/Summary Judgment

So Ordered

William C. McMaster, III

Electronically signed on 2025-05-05 10:59:11 page 4 of 4

ELECTRONICALLY FILED - 2025 May 07 8:47 AM - GREENVILLE - COMMON PLEAS - CASE#2024CP2305217

IN THE COURT OF COMMON PLEAS, GREENVILLE COUNTY
CASE NO.: 2024CP2305217

Plaintiff: Discover Bank

Defendant: Christopher S. Lawton

DEFENDANT'S MEMORANDUM IN OPPOSITION TO PLAINTIFF'S MOTION FOR SUMMARY JUDGMENT

COMES NOW the Defendant, **Christopher S. Lawton**, appearing **In Propria Persona**, and respectfully submits this Memorandum in Opposition to Plaintiff's Motion for Summary Judgment. In support thereof, the Defendant states as follows:

I. INTRODUCTION

On or about December 16, 2024, the Plaintiff filed and served a Notice of Motion for Summary Judgment pursuant to Rule 56 of the South Carolina Rules of Civil Procedure. The Plaintiff contends that there are no genuine issues of material fact and that it is entitled to judgment as a matter of law. The Plaintiff's motion is premised on the assertion that Defendant owes a debt allegedly arising from a Discover credit card account, and the Plaintiff has provided purported account statements and transaction summaries in support.

However, the Defendant disputes the validity, amount, and enforceability of the alleged debt and the underlying agreement. The Defendant has raised multiple affirmative defenses and counterclaims, and demands strict proof. The Defendant also objects to entry of summary judgment, as material facts remain genuinely disputed and the Plaintiff's documentary evidence fails to conclusively establish its entitlement to judgment as a matter of law.

II. STANDARD OF REVIEW

Summary judgment is appropriate only when there is no genuine issue of material fact and the moving party is entitled to judgment as a matter of law. *Rule 56(c), SCRPC*. In determining whether to grant summary judgment, the court must view the evidence and all reasonable inferences therefrom in the light most favorable to the non-moving party. *Baughman v. American Tel. & Tel. Co.*, 306 S.C. 101, 410 S.E.2d 537 (1991). If any doubt exists as to the existence of a genuine issue of material fact, summary judgment must be denied. *Tupper v. Dorchester County*, 326 S.C. 318, 487 S.E.2d 187 (1997).

III. ARGUMENT

1. Genuine Issues of Material Fact Remain

The Defendant has consistently denied the authenticity and enforceability of the alleged agreement. Specifically, the Defendant disputes:

- Whether the Plaintiff has standing as the real party in interest to bring this claim.
- The exact amount alleged to be due, as the Plaintiff's documentation may not be complete, authenticated, or accurate.

2024 DEC 19 PM 1:53
306 S.E.2d 537

- The enforceability of the alleged agreement, including whether proper disclosures were made, whether the agreement is unconscionable, and whether lawful consideration was provided.

These disputes directly bear on the existence and amount of the alleged debt. Where the validity and amount of the underlying debt are disputed, summary judgment is improper. The Defendant is entitled to cross-examine the Plaintiff's witnesses, challenge the authenticity and completeness of the documentation, and present defenses and counterclaims at trial.

2. Defendant's Affirmative Defenses Require Fact-Finding

The Defendant raised affirmative defenses, including but not limited to lack of standing, lack of consideration, and unconscionability of the agreement. The resolution of these defenses involves factual determinations—such as whether the Plaintiff can produce an original contract or valid assignment documents, or whether the terms were oppressive—which cannot be conclusively resolved on the current record.

Moreover, the Defendant has raised the issue of the Plaintiff's adherence to consumer protection laws and fair debt collection practices. These claims involve factual nuances regarding the Plaintiff's conduct, timing of notices, and communications with the Defendant, warranting a full evidentiary hearing.

3. Plaintiff's Documentary Evidence Does Not Eliminate All Factual Disputes

While the Plaintiff attaches statements, charges, and payments related to the alleged account, these documents alone do not resolve all factual disputes. The Defendant has not admitted the validity of these records, nor have they been subjected to cross-examination or evidentiary scrutiny.

The Plaintiff must establish that the records are admissible and credible business records under South Carolina law. The Defendant contests their admissibility and accuracy. Without proper authentication and an opportunity for the Defendant to challenge the documents at trial, the Court should not grant summary judgment.

4. Defendant Declines Offer of Settlement and Requests a Trial

The Plaintiff may have offered to settle the matter by consenting to a reduced judgment amount. The Defendant, however, wishes to exercise his constitutional right to a trial by jury, as demanded in his Answer and Affirmative Defenses. Attempts to settle do not eliminate the Defendant's right to a trial when genuine issues remain. There is no obligation to accept a settlement offer, and the existence of such an offer does not entitle the Plaintiff to summary judgment.

IV. CONCLUSION

For all the foregoing reasons, the Defendant respectfully requests that this Court deny the Plaintiff's Motion for Summary Judgment. Material questions of fact remain unresolved, and the Defendant is entitled to his day in court to challenge the Plaintiff's evidence, present defenses, and fully litigate this matter before a fact-finder.

WHEREFORE, the Defendant prays that this Court enter an Order:

1. Denying the Plaintiff's Motion for Summary Judgment in its entirety; and
2. Granting such other and further relief as this Court deems just and proper.

Dated: December 19, 2024

Respectfully submitted,



12/19/24

Christopher S. Lawton, In Propria Persona

4 Shairpin Lane
Greenville, SC 29607
(864) 325-6400

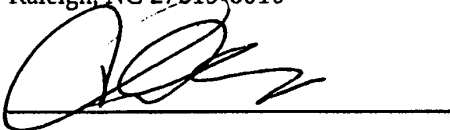
CERTIFICATE OF SERVICE

I hereby certify that on December 19, 2024, a true and correct copy of the foregoing MEMORANDUM IN OPPOSITION TO PLAINTIFF'S MOTION FOR SUMMARY JUDGMENT was served upon counsel for the Plaintiff via certified mail, postage prepaid, addressed as follows:

Jerry T Myers

PO Box 176010

Raleigh, NC 27619-6010



12/19/24

Christopher S. Lawton, In Propria Persona

24DEC19 AM 11:53
Case# 2024-00061-30

1 STATE OF SOUTH CAROLINA SOUTH CAROLINA CIRCUIT COURT 13

2 COUNTY OF GREENVILLE DOCKET NO. 2024-CP-23-05217

3

4 DISCOVER BANK,

5 Plaintiff,

6 v.

7 CHRISTOPHER LAWTON,

8 Defendant.

9

10 H E A R I N G
BEFORE THE HONORABLE WILLIAM C. MCMASTER, III

11

DATE: MARCH 24, 2025

12 TIME: 02:19:48

LOCATION: SOUTH CAROLINA CIRCUIT COURT 13

13

TRANSCRIBED BY: LYNETTE L. CHASE

14

15

LEGAL EAGLE

Post Office Box 5682

16

Greenville, South Carolina 29606

864-467-1373

17

depos@legaleagleinc.com

18

19

20

21

22

23

24

25

1 APPEARANCES:

2

3 FOR THE PLAINTIFF:

4 ELIZABETH WRIGHT, ESQUIRE

5 V. ELIZABETH WRIGHT LAW FIRM, LLC

6 217 E. PARK AVENUE

7 GREENVILLE, SC 29601

8

9 FOR THE DEFENDANT:

10 CHRISTOPHER LAWTON, PRO SE

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

1	INDEX	
2	Proceedings.....	4
3	Certificate of Transcriber.....	12

4

5 NO EXHIBITS

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24 (THIS TRANSCRIPT MAY CONTAIN QUOTED MATERIAL. SUCH MATERIAL
25 IS REPRODUCED AS READ OR QUITED BY THE SPEAKER.)

1 THE COURT: (Inaudible) 05217. This is Discover
2 Bank versus Christopher Lawton. This is a motion for
3 summary judgment. This is the plaintiff's motion. If
4 you -- I'm sorry. Please identify yourselves (inaudible).

5 MS. WRIGHT: Elizabeth (inaudible).

6 THE COURT: All right. Yes, sir.

7 MR. LAWTON: Yes, sir. Your Honor, good
8 afternoon. I'm Christopher Lawton appearing in propria
9 persona as a defendant in this matter.

10 THE COURT: So you're representing yourself?

11 MR. LAWTON: Yes, sir.

12 THE COURT: All right. Yes, sir.

13 All right. She's going to go first and then you
14 will get a chance.

15 All right. Ms. (inaudible).

16 MS. WRIGHT: Thank you, Your Honor.

17 This is a motion for summary judgment. We're
18 seeking judgment in the amount of \$1,016.65 plus court costs
19 in the amount of \$276.72 which come to three thousand two
20 hundred (inaudible) and 37 cents. Our (inaudible). Served
21 on the defendant September 29, (inaudible). He timely
22 answered on October 18th of 2024.

23 Our request for admissions was served on the
24 defendant (inaudible) 24 and (inaudible) response to proceed
25 on the defendant. So the (inaudible) a copy of this request

1 (inaudible) motion for summary judgment (inaudible)
2 December 18th (inaudible) the first one says (inaudible)
3 defendant's name which is (inaudible) agreement (inaudible)
4 cash (inaudible) the balance of which is (inaudible) which
5 is now delinquent. (Inaudible) the total balance due is
6 three thousand (inaudible) and 65 cents. (Inaudible) motion
7 for summary judgment. (Inaudible) because the (inaudible)
8 to everything (inaudible).

9 THE COURT: Mr. Lawton.

10 MR. LAWTON: Yes, Your Honor.

11 I filed an answer with affirmative defenses and a
12 motion to dismiss. I stand before the Court today to oppose
13 the plaintiff's motion for summary judgment. With the
14 Court's indulgment I respectfully request to address these
15 issues.

16 Your Honor, I move to dismiss the plaintiff's
17 complaint on a well-established procedural ground.

18 First, the plaintiff has failed to demonstrate
19 standing under South Carolina law in federal precedent such
20 as Lujan versus Defenders of Wildlife, 504 US 555. They
21 bear the burden to prove ownership of the alleged debt with
22 authenticated evidence such as the original signed agreement
23 or a clear train of assignment. If their submissions fall
24 short of this threshold without such proof their claim lacks
25 legal footing.

1 Second, I assert a violation of procedurally due
2 process under Mullane versus Central Hanover Bank and Trust
3 Company, 339 US 306. I was non-afforded adequate notice
4 of a meaningful opportunity to contest this debt (inaudible)
5 prior to the commencement of this action. A fundamental
6 requirement of fairness that this Court is empowered to
7 enforce. These deficiencies alone justify dismissal.

8 I further oppose the plaintiff's motion for
9 summary judgment under Rule 56 of the South Carolina Rule of
10 Civil Procedures summary judgment is improper where genuine
11 issues of material fact persist and here they abound. The
12 legitimacy and enforceability of the alleged debt remain
13 contested. The authenticity of the plaintiff's document
14 lacking sworn affidavits or proper foundation is in
15 question. The plaintiff's standing to sue me has not been
16 conclusively established.

17 There are more technicalities, Your Honor, but
18 substantive disputes require discovery, cross-examination,
19 and resolution by jury.

20 Rule 56(e) demands admissible evidence and the
21 plaintiff's unverified receipts and statements do not
22 suffice. I respectfully submit this is -- case unfit for a
23 summary disposition.

24 Behind the procedural infirmities, Your Honor, I
25 raise deeper concerns that bear on the fairness of this

1 proceeding. I question the constitutional legitimacy of the
2 debt itself. The (inaudible) currency system that some
3 argue contravenes Article 1, Section 10 of the constitution
4 which limits legal tender and gold and silver.

5 I also challenge the due process afforded me
6 noting historical debates over the 14th Amendment
7 ratification that cast doubt on its procedural validity as
8 referenced in cases like United States versus Classic,
9 313 US 299.

10 I fully appreciate this Court may view such
11 matters as beyond its purview, reserve perhaps for higher
12 tribunals, yet I raise them not to disrupt but to preserve
13 my rights on the record and underscore the gravity of my
14 defense. These issues amplify my call for a full evidential
15 hearing rather than premature judgment.

16 That said, Your Honor, I'm not here to unduly
17 burden the Court. And in the spirit of resolution I extend
18 to offer to settle this matter for five percent of the
19 alleged balance, \$150.83 based on the plaintiff's claim
20 \$3,016.65 subject to the following reasonable conditions.

21 Hold an expungement of the derogatory trade lines
22 from my credit reports with all major credit bureaus.

23 No issuance of a 1099-C or any tax reporting form
24 for the forgiven amounts sparing me an unjust tax burden.

25 And a stipulation to dismissal with prejudice

1 filed with the Court to close the matter definitively.

2 I'm prepared to engage with the plaintiff's
3 counsel today before the ruling if the Court permits a brief
4 opportunity to confer. This offer reflects my good faith
5 while preserving my resolve to seek justice if necessary.

6 In conclusion, Your Honor, the case (inaudible)
7 with unresolved questions of fact, law, and fairness, and I
8 would respectfully urge the Court to grant my motion
9 (inaudible) dismissal. I have standing and due process
10 violations. Deny the plaintiff's motion for summary
11 judgment given the clear disputes of material fact or at
12 minimal, honor my Seventh Amendment right to a jury trial
13 where these issues may be fully aired.

14 Alternatively I stand ready to settle on the
15 terms outlined should the plaintiff accept.

16 I'm prepared to go the distance, Your Honor, but
17 I seek a just outcome whether by dismissal, trial, or
18 agreement.

19 Thank you for your consideration. Your Honor, I
20 respectfully -- I appreciate your time and attention.

21 THE COURT: Thank you.

22 How about the requests to admit (inaudible)?

23 MR. LAWTON: Yes, sir. I got notices and --

24 THE COURT: (Inaudible.)

25 MR. LAWTON: Yes, sir.

1 THE COURT: Do you have any (inaudible) you sent
2 those back to them?
3 (Inaudible.)
4 MR. LAWTON: One was 27, December, 2024.
5 22, October 2024.
6 Those two dates, sir, Your Honor.
7 THE COURT: Do you have any information on them?
8 MS. WRIGHT: (Inaudible) receive that, Your
9 Honor.
10 MR. LAWTON: There should be a record of the
11 court that I filed as well.
12 THE COURT: Requests to admit (inaudible)
13 specifically you're indicating that those documents -- that
14 you answered those and you sent those back to plaintiff's
15 counsel?
16 MR. LAWTON: Yes, sir. I filed it with the Court
17 as well as a copy.
18 THE COURT: Okay. Well, you said (inaudible).
19 MR. LAWTON: That's to the best of my knowledge.
20 THE COURT: Okay. (Inaudible.)
21 All right. Well, we'll give everybody a chance
22 to take a look at that, I'll take it under advisement,
23 and --
24 MS. WRIGHT: I do have a copy of (inaudible)
25 state for the record. Reference to (inaudible) to admit

1 (inaudible).

2 THE COURT: I have a copy of the memorandum as
3 well. It's the defendant's memorandum in opposition to
4 plaintiff's motion for summary judgment.

5 MS. WRIGHT: (Inaudible) it looks like it was
6 filed with this court (inaudible).

7 THE COURT: Yeah. I've got a copy of that. You
8 were right. I was looking for the requests to admit.
9 What were the dates that they said they sent
10 that?

11 MS. WRIGHT: We sent that up to you on
12 November 5th.

13 THE COURT: November 5th.

14 MS. WRIGHT: (Inaudible) 30 days (inaudible)
15 December 5th/December 6th. (Inaudible) motion for summary
16 judgment.

17 THE COURT: Well, like I said. I'll take it
18 under advisement. Take a look at everything.

19 Mr. Lawton, (inaudible) provide the Court your
20 e-mail too --

21 MR. LAWTON: Yes, sir.

22 THE COURT: -- just so (inaudible) if I have to
23 talk to you, I have to talk to both of you.

24 I appreciate you-all being here. I'm sorry it
25 took so long today, but that's how it runs sometimes.

RECEIVED

Apr 29 2025

SC Court of Appeals

IN THE COURT OF COMMON PLEAS

GREENVILLE COUNTY, SOUTH CAROLINA

CASE NO.: 2024CP2305217

DISCOVER BANK,

Plaintiff,

v.

CHRISTOPHER S. LAWTON,

Defendant.

NOTICE OF APPEAL

NOTICE IS HEREBY GIVEN that the Defendant, **Christopher S. Lawton**, In Propria Persona, hereby appeals to the **South Carolina Court of Appeals** from the judgment entered in this action on or about **March 31, 2025**.

This appeal is taken from the Court's decision granting the Plaintiff's Motion for Summary Judgment, entered by the Honorable Elizabeth Wright in the Court of Common Pleas for Greenville County, South Carolina.

This appeal is based on procedural errors, including but not limited to, deprivation of due process, improper grant of summary judgment despite material factual disputes, and the Plaintiff's failure to timely submit a formal order within the Court's directed time frame.

Dated: April 29, 2025

Respectfully submitted,

Christopher S. Lawton

4 Shairpin Lane

Greenville, SC 29607

Phone: (864) 325-6400

In Propria Persona

CERTIFICATE OF SERVICE

I hereby certify that on April, 29, 2025, a true and correct copy of the foregoing Notice of Appeal was served upon the Plaintiff's counsel by certified mail addressed as follows:

Jerry T. Myers

PO Box 176010

Raleigh, NC 27619-6010

Respectfully submitted,
/s/ Christopher S. Lawton

1 MR. LAWTON: Thank you.
2 MS. WRIGHT: Thank you, Your Honor.
3 (Inaudible.)
4 MR. LAWTON: It was (inaudible).
5 THE COURT: (Inaudible.)
6 All right. We're off the record now.
7 (THERE BEING NOTHING FURTHER, THIS HEARING CONCLUDED AT
8 02:31:29.)
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

CERTIFICATE OF TRANSCRIBER

I, LYNETTE L. CHASE, a court-approved transcriber,
do hereby certify that the foregoing is a true, accurate and
complete Transcript of Record of the proceedings had and
evidence introduced in the trial of the captioned case,
relative to appeal, in the South Carolina Circuit Court 13
of Greenville County, South Carolina, on the 24th Day of
March, 2025.

I do further certify that I am neither of kin,
counsel, nor interest to any party hereto.

June 3, 2025

A handwritten signature in black ink, appearing to read 'Lynette L. Chase', written in a cursive style.

Lynette L. Chase
Transcriber

FORM 4

STATE OF SOUTH CAROLINA
COUNTY OF Greenville
IN THE COURT OF COMMON PLEAS

JUDGMENT IN A CIVIL CASE

CASE NO. 2024CP2305217

Discover Bank
PLAINTIFF(S)

Christopher Lawton
DEFENDANT(S)

DISPOSITION TYPE (CHECK ONE)

- ☐ **JURY VERDICT.** This action came before the court for a trial by jury. The issues have been tried and a verdict rendered.
- ☒ **DECISION BY THE COURT.** This action came to trial or hearing before the court. The issues have been tried or heard and a decision rendered.
- ☐ **ACTION DISMISSED** (*CHECK REASON*): ☐ Rule 12(b), SCRPC; ☐ Rule 41(a), SCRPC (Vol. Nonsuit); ☐ Rule 43(k), SCRPC (Settled);
☐ Other
- ☐ **ACTION STRICKEN** (*CHECK REASON*): ☐ Rule 40(j), SCRPC; ☐ Bankruptcy;
☐ Binding arbitration, subject to right to restore to confirm, vacate or modify arbitration award;
☐ Other
- ☐ **STAYED DUE TO BANKRUPTCY**
- ☐ **DISPOSITION OF APPEAL TO THE CIRCUIT COURT** (*CHECK APPLICABLE BOX*):
☐ Affirmed; ☐ Reversed; ☐ Remanded;
☐ Other

NOTE: ATTORNEYS ARE RESPONSIBLE FOR NOTIFYING LOWER COURT, TRIBUNAL, OR ADMINISTRATIVE AGENCY OF THE CIRCUIT COURT RULING IN THIS APPEAL.

IT IS ORDERED AND ADJUDGED: ☐ See attached order (formal order to follow) ☒ Statement of Judgment by the Court:

This matter came before the Court on March 24, 2025. Elizabeth Wright was present on behalf of the Plaintiff and the Defendant appeared pro se. After hearing the arguments of the parties and a review of the filings in the case, the Plaintiff's Motion for Summary Judgment is Granted. Plaintiff's counsel is to prepare a formal order within 15 days.

It Is So Ordered.

ORDER INFORMATION

This order ☐ ends ☒ does not end the case.

☐ See Page 2 for additional information.

For Clerk of Court Office Use Only

This judgment was electronically entered by the Clerk of Court as reflected on the Electronic Time Stamp, and a copy mailed first class to any party not proceeding in the Electronic Filing System on 03/31/2025 .

Christopher Lawton for Christopher Lawton
Christopher Lawton for Christopher Lawton

NAMES OF TRADITIONAL FILERS SERVED BY MAIL

Court Reporter:

E-Filing Note: The date of Entry of Judgment is the same date as reflected on the Electronic File Stamp and the clerk's entering of the date of judgment above is not required in those counties. The clerk will mail a copy of the judgment to parties who are not E-Filers or who are appearing pro se. See Rule 77(d), SCRCP.



Greenville Common Pleas

Case Caption: Discover Bank vs. Christopher Lawton

Case Number: 2024CP2305217

Type: Order/Electronic Form 4

So Ordered

William C. McMaster, III

Electronically signed on 2025-03-31 17:26:25 page 3 of 3

Amended Notice of Appeal
IN THE COURT OF COMMON PLEAS
GREENVILLE COUNTY, SOUTH CAROLINA
CASE NO.: 2024CP2305217

RECEIVED
Apr 29 2025
SC Court of Appeals

DISCOVER BANK,
Plaintiff,

v.

CHRISTOPHER S. LAWTON,
Defendant.

AMENDED NOTICE OF APPEAL

NOTICE IS HEREBY GIVEN that the Defendant, Christopher S. Lawton, In Propria Persona, hereby files this Amended Notice of Appeal to the South Carolina Court of Appeals, correcting the judicial officer identified in the original Notice of Appeal.

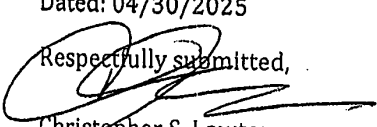
The original Notice of Appeal, filed regarding the judgment entered on or about March 31, 2025, incorrectly referenced the presiding judicial officer. The correct judge who entered the judgment is The Honorable Judge William C. McMaster, III, in the Court of Common Pleas for Greenville County, South Carolina.

All other details of the original Notice of Appeal remain unchanged.

This appeal is based on procedural errors, including but not limited to, deprivation of due process, improper grant of summary judgment despite material factual disputes, and the Plaintiff's failure to timely submit a formal order within the Court's directed timeframe.

Dated: 04/30/2025

Respectfully submitted,


Christopher S. Lawton
4 Shairpin Lane
Greenville, SC 29607
Phone: (864) 325-6400
In Propria Persona

CERTIFICATE OF SERVICE

I hereby certify that on April 30, 2025, a true and correct copy of the foregoing Amended Notice of Appeal was served upon the Plaintiff's counsel by certified mail addressed as

follows:

Jerry T. Myers
PO Box 176010
Raleigh, NC 27619-6010

Respectfully submitted,
/s/ Christopher S. Lawton

Proof of Filing – Notice of Appeal

Greenville County Clerk of Court
305 E North Street
Greenville, SC 29601

From:
Christopher S. Lawton
4 Shairpin Lane
Greenville, SC 29607
(864) 325-6400

Date: 5/12/25

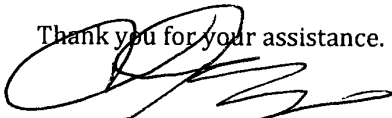
RE: Proof of Notice of Appeal Filing for Discover Bank v. Christopher Lawton (Case No. 2024CP2305217)

Dear Clerk of Court,

I am submitting this letter and the attached Notice of Appeal to confirm that I have properly filed notice with the Greenville County Clerk of Court in the matter of Discover Bank v. Christopher Lawton, Case No. 2024CP2305217.

This filing is in response to a deficiency notice from the South Carolina Court of Appeals, dated May 6, 2025, which requires proof of filing with this office. I respectfully request that the attached Notice of Appeal be file-stamped and a copy returned to me for submission to the Court of Appeals.

Thank you for your assistance.



Respectfully submitted,

Christopher S. Lawton
In Propria Persona

25 MAY 12 PM 10:49
JAY GRESHAM COC OUL SC

The South Carolina Court of Appeals

Discover Bank, Respondent,

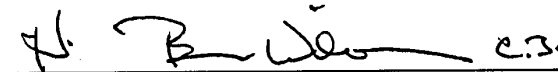
v.

Christopher S. Lawton, Appellant.

Appellate Case No. 2025-000833

ORDER

This appeal arises out of a Form 4 order granting summary judgment. The April 1, 2025 order indicates plaintiff's counsel must prepare an order within 15 days. We remand this case for the entry of a formal order on the motion for summary judgment. The appellant must provide a status update every 30 days or the appeal will be dismissed.


FOR THE COURT

Columbia, South Carolina

cc:
Christopher S. Lawton
Jerry T. Myers, Esquire
The Honorable William C. McMaster, III

FILED
May 06 2025

CERTIFICATION OF RECORD ON APPEAL

I, Christopher Saunders Lawton, Appellant appearing in propria persona, do hereby certify that:

1. The documents included in the Record on Appeal are true and correct copies of the filings, pleadings, orders, and materials from the Greenville County Court of Common Pleas in Case No. 2024-CP-23-05217.
2. The Record on Appeal has been prepared, compiled, and paginated in accordance with Rule 210 of the South Carolina Appellate Court Rules.
3. The Table of Contents correctly identifies each document included in the Record and lists the page on which each item begins.
4. No documents have been omitted that are required by the Rules or necessary for a complete determination of the issues on appeal.

I declare under penalty of perjury that the foregoing is true and correct.

Respectfully submitted,



Christopher Saunders Lawton

Appellant, in propria persona

4 Shairpin Ln.

Greenville, SC 29607

864-325-6400

Email: chrislawton59@gmail.com

Dated: 3-11-2026