

Pay off higher-interest bills and save

with a Discover personal loan up to \$35,000

► **Same-day decision in most cases!** Visit DiscoverPersonalLoans.com | Call 1-800-767-7359

Dear Ima Dummy,

Make today the day you decide to pay down higher-interest balances. You've earned this exclusive invitation from Discover Personal Loans¹ because you're a valued Discover cardmember with a good credit history. You could save hundreds — or even thousands — of dollars in interest.

Save money in interest. Your new fixed rate could be much lower than what you're currently paying. That means you could save a substantial amount of money when you pay off higher-interest credit cards and loans.

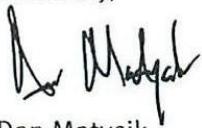
Enjoy \$0 origination, closing or annual fees. Plus there's no penalty if you pay off your loan early.

Have your money sent as soon as the next business day. Apply in minutes and you could get a same-day decision. If approved, the funds can go straight to your creditors, your bank account or to you by check. Plus the money can be sent as early as the next business day after you accept the terms of your loan.

Look forward to one monthly payment. No more juggling multiple bills. You could combine them into one fixed monthly payment that's easy to budget for.

Questions? Talk with a U.S.-based loan specialist who will explain your options and help you complete the application.

Sincerely,



Dan Matysik
Vice President, Discover Personal Loans

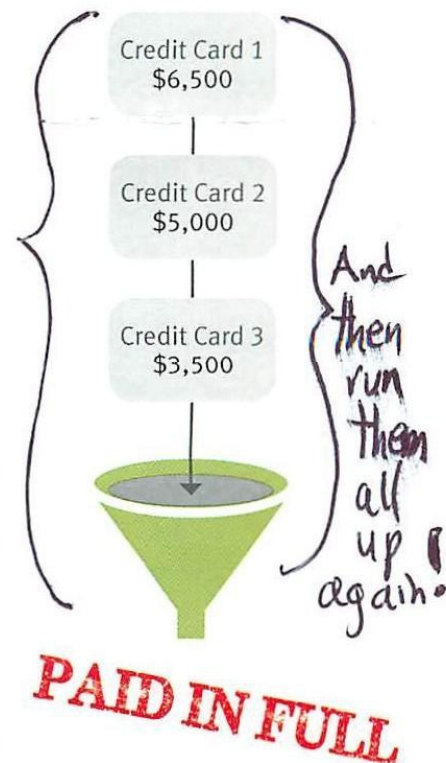
P.S. Time is limited to lock in your fixed rate.

APPLY IN MINUTES

Start saving on interest —
Visit DiscoverPersonalLoans.com | Call 1-800-767-7359

Provide Personal Invitation ID Number:

You could erase \$15,000 of debt for just **\$256 per month!**²



what's the interest rate?
You won't know until you apply!

¹Loan approval is subject to confirmation that your income, debt-to-income ratio, credit history and application information meet the minimum requirements established for this offer. You must have a minimum household income of \$25,000 to be considered for a Discover personal loan.

²Based on a loan of \$15,000 at 6.99% APR for a term of 72 months. Your APR will be between **6.99% and 24.99%** based on creditworthiness at time of application for loan terms of 36-84 months. See enclosed Important Information and Loan Agreement for rates, fees and other terms and conditions of this offer.