

More online options. More rewards. More reasons to get Discover® Card.



0% APR for 6 Months*

Build your credit history with the Discover® Student Card while you enjoy these great benefits:

- Easiest Online Account Management
- Full 5% Cashback Bonus®** on Get More purchases
- Unlimited Cashback Bonus—up to 1% on all your other purchases
- \$0 Fraud Liability Guarantee
- Customer Service 24/7
- No Annual Fee

Call today for your Discover Student Card—offer expires soon!

1-866-254-4258

Mention Invitation #SFBK

It pays to
DISCOVER®

*Purchase APR is 0% until the last day of the sixth billing period after your account is open, then a variable rate of 15.74%. The APR for cash advances is 22.99%. If you are late making a payment, introductory/special rates terminate and the purchase APR will apply to purchases and balance transfers. Your purchase APR and cash advance APR will also be increased to a variable APR not to exceed the Prime Rate + 10.99% (currently 17.24%). If you fail twice to make a required payment when due or if you exceed your account credit limit twice, your purchase APR and cash advance APR will be increased to a variable APR not to exceed the Prime Rate + 15.99% (currently 22.24%). If you fail three times to make a required payment when due or if you exceed your account credit limit three times, your purchase APR and cash advance APR will be increased to a variable APR not to exceed the Prime Rate + 19.99% (currently 26.24%). If your cash advance APR exceeds the applicable default rate described in this paragraph, it will not be changed. See Cardmember Agreement for details. The minimum finance charge is \$.50. The cash advance transaction fee is 3% of each cash advance, with a minimum of \$5 and no maximum. Terms of this offer, including fees, and calculations of variable rates, are accurate as of August 2005 and may change after that date.

**Earn cash rewards on all purchases made with your Card with no earnings cap. Each year, earn a full 1% of each purchase made after your total amount of purchases exceeds \$3,000; your first \$1,500 in purchases earn .25% and your second \$1,500 in purchases earn .50%. Purchases made at select warehouse clubs, discount stores and their affiliates earn .25%. With our Get More Program, you can sign up to earn 5% Cashback Bonus on purchases made at select merchants or in certain merchant categories throughout the year. Increase your Cashback Bonus when you redeem your cash rewards for gift cards or certificates from our partners. Rewards are redeemable in \$20 increments. Certain circumstances, such as account closure and inactivity for more than 36 months, could result in forfeiture of some or all of your Cashback Bonus. Other restrictions apply. You will receive complete Cashback Bonus Terms and Conditions with your Card.