

Studying hard?

Building your credit can be this easy.



0% Intro APR*

Until September 2006

Apply today
for your Discover® Student Card!

1-866-254-4258

Please mention invitation #SAJS.
Offer ends April 15, 2006!

The Discover® Student Card gives you
0% Intro APR, plus all these great benefits:

Easiest Online Account Management Options

- Timely e-mail reminders to help you avoid fees
- Pay your bill online

\$0 Fraud Liability

America's #1 Cash Rewards Program**

- Full 5% *Cashback Bonus*® on Get More purchases in popular categories
- Up to 1% *Cashback Bonus* on all other purchases

No Annual Fee

DISCOVER
CARD

*Intro purchase APR: 0% until the last day of the 6th billing period after your account is open, then a variable rate of 16.99%, applies. Cash APR 22.99%. Default APR: variable APR not to exceed Prime +10.99%, 15.99% or 19.99% (currently 18.24%, 23.24% and 27.24%), based on your account history. Min. fin. chg.: \$.50. Cash trans. fee: 3%, min. \$5 and no max. Rate as of January 1, 2006.

** 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.

©2006 Discover Bank, Member FDIC