PLU 7451

Sec-Return-Loss1

Sec-Return-Loss2

Sys-Date

Sys-Name

Sys-Second-Name

Sys-Addr1

Sys-Addr2

Sys-City Sys-State Sys-Zip

Regarding the Discover card account ending in: Cms-Last4D-Of-Acct

Dear Sys-Name,

You recently received a new Discover card because we were advised that your account information may have been compromised. We urge you to continue to carefully review your statements for any unauthorized activity.

Discover card is committed to the security of your account, and we are proactively monitoring it for unusual activity. Remember, with our $0 Fraud Liability Guarantee, you're never responsible for unauthorized use of your card online, offline, anytime or anywhere. For additional peace of mind, you may wish to review transactions on your statements and monitor your account online at Discover.com. If you ever have questions about any transactions, please feel free to contact us.

If you still have concerns, you may obtain a copy of your credit report from the major credit reporting agencies (Equifax, Experian, Innovis and TransUnion). You are entitled to a free copy of your credit report from each of these agencies every 12 months and can order the reports by calling 1-877-322-8228 or contacting the agency directly. The credit reporting agencies can assist you if you find any inaccurate information and provide detail about fraud alerts and security freezes. You can contact the credit reporting agencies as follows:

Equifax
P.O. Box 740241
Atlanta, GA 30374-0241
Phone: 1-800-685-1111

Experian
P.O. Box 9556
Allen, TX 75013
Phone: 1-888-397-3742

Innovis
P.O. Box 1689
Pittsburgh, PA 15230-1689
Phone: 1-800-540-2505

TransUnion
P.O. Box 2000
Chester, PA 19022-2000
Phone: 1-800-916-8800

Helpful information about fighting identity theft as well as fraud alerts and security freezes is also available on the Federal Trade Commission's website at www.ftc.gov.

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
Phone: 1-877-ID-THEFT (1-877-438-4338)

We apologize for any inconvenience and appreciate your continued loyalty to Discover. If there is anything we can do to better serve you, please let us know.

As always, our knowledgeable Account Managers are available to assist you at 1-800-347-0218, anytime, or you can always visit us at Cms-Website.

Sincerely,

Corporate Security

PLU 6574

Sec-Return-Loss1

Sec-Return-Loss2

Sys-Date

Sys-Name

Sys-Second-Name

Sys-Addr1

Sys-Addr2

Sys-City Sys-State Sys-Zip

Regarding the Discover card account ending in: Cms-Last4D-Of-Acct

Dear Sys-Name,

We have been advised that your Discover card account information may have been compromised. This incident did not involve any Discover card systems, and there is no evidence that an unauthorized individual is using this account number. We are confident that it is not necessary to provide you with a new account number at this time, and you may continue to use your existing card.

Discover is committed to the security of your account, and we are proactively monitoring it for unusual activity. Remember, with our $0 Fraud Liability Guarantee, you're never responsible for unauthorized use of your card online, offline, anytime or anywhere. For additional peace of mind, you may wish to review transactions on your statements and monitor your account online at Discover.com. If you have questions about any transactions, please feel free to contact us.

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Sincerely,

Corporate Security