

Give your cardholders a rewarding reason to choose your card

Perks EverydaySM from Discover Network is a points-based, rewards program designed to drive cardholder loyalty and generate revenue through increased card usage. Cardholders can choose from hundreds of reward items, including gift cards, brand-name merchandise, travel services, charitable donations and more.

Increased transactions. Great rewards. Cardholder loyalty.

Selecting *Perks Everyday* helps your financial institution:

Reduce cardholder attrition—Build loyalty by showing cardholders you value their business. Rewards cardholders are 15% less likely to leave.* *Perks Everyday* ties cardholders to your financial institution, because switching financial institutions may mean losing valuable rewards.

Attract new cardholders—*Perks Everyday* is a marketable benefit that clearly differentiates your financial institution from those without a rewards program.

Increase revenue—A rewards program gives cardholders a powerful reason to activate and use your credit card instead of the standard or co-branded cards in their wallets. In fact, rewards cards have the highest monthly spend—more than three times that of standard cards.** That all adds up to an improved bottom line for you.

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Perks Everyday rewards program provides your financial institution with:

- A great way to build cardholder loyalty and generate income
- Three levels to choose from, with a program that will meet your needs:
 - Basic Perks
 - Branded Perks
 - Custom Perks
- Training tools, marketing support and cardholder service to ensure a successful rewards program

For Credit Issuers

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A rewarding experience for all

Here's how our *Perks Everyday*SM rewards program works:

Cardholders automatically earn points based on dollars spent on purchases, automatic payments, telephone purchases and Internet purchases. Cash disbursements do not qualify.

Cardholders track points online at PerksEveryday.com, over the phone using a 24/7 interactive voice response system (IVR) or on their statements.

Cardholders redeem points online at PerksEveryday.com, over the phone using the IVR 24/7 or with a live agent Monday through Friday, 8AM–midnight ET.

Rewards include gift cards for home improvement, clothing, electronics, car rentals and hotels. Cardholders can also redeem points for brand-name merchandise, travel services or charitable donations. A catalog of rewards is viewable online at PerksEveryday.com

Whatever your needs are, *Perks Everyday* can meet them. Choose from three program levels:

Level 1—Basic Perks is our turnkey rewards program which includes: standard rewards offerings of gift cards, merchandise, travel and charitable donations; and a standard earn rate, annual point cap and expiration term.

Level 2—Branded Perks includes all the features of Basic Perks plus an issuer co-branded Web site, IVR scripted greetings and options for annual fee reporting and automated bonus.

Level 3—Custom Perks includes all the features of branded Perks and adds custom Web design, additional redemption options and capabilities that improve overall cardholder loyalty. Improve product cross-sell and cardholder retention by pooling additional points earned on products, such as loans, lines of credit and online bill payments.

Credit card rewards take the lead:*

- Preference for proprietary rewards cards has nearly doubled since 2004
- 50% of all preferred credit cards are proprietary rewards cards
- Relationship rewards are the leading incentive in acquiring a new credit card
- Rewards cardholders use their cards more often than other cardholders and typically spend more

*Edgar, Dunn & Company, PaymentDynamicsSM Study, 2007

Getting started is simple:

1. Speak to your Discover Network Relationship Manager.
2. Complete the *Perks Everyday* legal documents.
3. Send us a current card-account file using the specifications that we provide you.
4. Consider ordering marketing materials from us, including statement inserts, tent signs, in-branch posters and banner ads for your Web site.
5. Leave the rest to us. We provide:
 - In-branch employee reference sheets and support
 - Attractive brand-name award options
 - Reward points calculations
 - Point redemption options—online, via the IVR or directly with a cardholder service agent
 - Cardholder reward fulfillment
 - Detailed reports showing your cardholder activity

The rewards start when you contact us

For more information, call **1-866-847-2344** or visit **PerksEveryday.com** for more details.