

Appeal to affluent consumers with a credit card that is rich in rewards and benefits

The Discover® Network *Premium Card* is designed to create loyalty and provide incremental revenue from high-income, high-spend consumers. Affluent consumers work hard to achieve their success and look for quality and value when choosing products and services. The Discover Network *Premium Card* provides real value by offering rich rewards and benefits from a trusted source.

To help you create a successful, unique premium card program, Discover Network offers you the access to payments expertise and resources you need for a successful program:

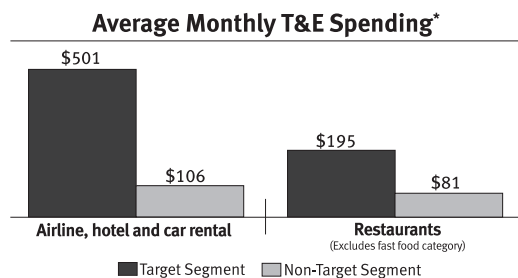
- Industry research
- Data analytics
- Creative consultations
- Turn-key and customized marketing materials

To ensure your cardholders have a card that is engaging, Discover Network provides your Premium Cardholders a suite of benefits that meets the needs of their lifestyle. Discover Network offers you the opportunity to develop a customized program by incorporating additional benefits into your program.

Increase revenue with a high-spend cardholder base

The *Premium Card* appeals to high-spend, high-volume consumers who have a stronger purchasing capacity than non-premium cardholders. With higher-than-average household incomes and less sensitivity to market fluctuations, these consumers have the potential to be your best cardholders. They perform twice the number of transactions as non-premium cardholders. They spend nearly three times as much, and have an average ticket size that is 32% higher. Their \$501 average monthly travel and entertainment spending is nearly five times that of non-premium cardholders.*

Attract this desirable consumer segment with a comprehensive suite of features and benefits that demonstrates how much you value their loyalty and motivates them to make your card their top-of-wallet payment choice.*



*Mercator Advisory Group study, 7/9/07

For Issuers

Offering a Discover Network *Premium Card* gives you:

- A compelling product for affluent consumers
- A way to target new customers
- Opportunity for incremental revenue
- A means to reduce attrition rates
- Consultation and marketing materials

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Increase cardholder usage and retention

The *Premium Card* encourages cardholder loyalty through an attractive suite of features and benefits; it deepens the relationship and demonstrates the added value of being a Premium Cardholder. Every Premium Cardholder will receive:

Loyalty benefits

The *Premium Card* supports the unique high-spend habits of affluent consumers. To reinforce the value of the cardholders' relationship, the *Premium Card* provides the extensive purchasing capacity they need and the rewards they appreciate.

- Rich rewards program
- VIP authorization

Personal services

The *Premium Card* caters to affluent cardholders' lifestyle with the personal attention and superior service they desire.

- Concierge service
- 24/7 Live customer service
- Year-end statement summary

Travel benefits

Premium Cardholders enjoy peace of mind with travel benefits that encourage *Premium Card* use for all their travel-related purchases.

- Auto rental insurance
- Trip delay insurance
- Travel accident insurance
- Roadside assistance
- Emergency card replacement

Security features

With higher-than-average card limits, it is critical Premium Cardholders have card security features that make them feel safe when making a purchase and protected should an issue arise.

- Identity theft protection
- Zero liability

Purchase protection benefits

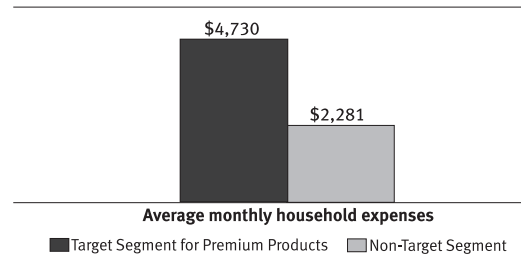
To encourage use for retail purchases and support top-of-wallet status, Premium Cardholders receive additional protection when purchasing items with their *Premium Card*.

- Purchase Guard
- Product warranty extension

Target desirable consumers

Expanding your program offerings with a Discover® Network *Premium Card* helps you segment your portfolio's affluent consumers. These high-spend cardholders have average monthly household expenses that are nearly double those of regular cardholders, and the financial stability that makes them less hesitant to make major purchases.*

Credit Line and Spending Characteristics*



Reach potential cardholders with tailored marketing collateral

Pursue this lucrative consumer segment by working closely with Discover Network to develop targeted marketing campaigns. Off-the-shelf or customized marketing materials target prospects with acquisition, usage and retention messages and include:

- Direct mail materials
- Branch posters, table tents and take-one brochures
- Print advertisement templates
- Statement inserts
- Web ads/banners
- Call scripts

Differentiate your *Premium Card* offering from the competition

Make your card offer more attractive and valuable to cardholders with additional benefits. The optional enhancements we offer allow you to customize your program for specific consumer segments.

- Lost luggage insurance
- Trip cancellation insurance
- Travel assistance
- Guaranteed low price insurance

Find out how you can start issuing the Discover Network *Premium Card*. Speak to your Discover Network Relationship Manager or call 1-866-847-2344.

*Mercator Advisory Group study, 7/9/07