

Credit Scorecard Consumer Privacy Statement

Rev. 8/2020

| FACTS | WHAT DOES DISCOVER BANK DO WITH YOUR PERSONAL INFORMATION? | |
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| Why? | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. | |
| What? | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ■ Social Security number and credit scores ■ account balances and payment history ■ credit history and credit card or other debt | |
| How? | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Discover Bank chooses to share; and whether you can limit this sharing. | |
| Reasons we can share your personal information | Does Discover Bank share? | Can you limit this sharing? |
| For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes – to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | Yes | No |
| For our affiliates' everyday business purposes – information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes – information about your creditworthiness | No | We don't share |
| For our affiliates to market to you | No | We don't share |
| For nonaffiliates to market to you | No | We don't share |
| Questions? | Call 1-888-721-6022 or go to https://www.discover.com | |
| Who we are | | |
| Who is providing this notice? | This privacy policy is being provided by Discover Bank for any products or services offered in connection with Discover Credit Scorecard. | |
| What we do | | |

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| <p>How does Discover Bank protect my personal information?</p> | <p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> |
| <p>How does Discover Bank collect my personal information?</p> | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or use your credit or debit card ▪ give us your contact information or use your account ▪ give us your income information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| <p>Why can't I limit all sharing?</p> | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes — information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p> |
| <p>Definitions</p> | |
| <p>Affiliates</p> | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>our affiliates include companies with a Discover or DFS name and financial companies such as Diners Club International Ltd.; PULSE Network LLC; The Student Loan Corporation; and GTC Insurance Agency, Inc.</i> |
| <p>Nonaffiliates</p> | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>nonaffiliates we share with can include retailers</i> |
| <p>Joint marketing</p> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>our joint marketing partners can include institutions such as insurance companies</i> |
| <p>Other important information</p> | |
| <p>Vermont Residents – We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Find additional information about our privacy policies at www.discover.com/privacy-statement or by calling 1-800-347-2683.</p> <p>California Residents – Except as permitted by law, we will not share information we collect about you with nonaffiliates or joint marketing partners while you are a resident of California.</p> <p>Nevada Residents – You may call 1-800-347-2683 to be placed on our Do Not Call List. For more information, mail Discover Card, P.O. Box 30943, Salt Lake City, UT 84130, or visit www.discover.com. You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Avenue, Suite 3900, Las Vegas, NV 89101, call 702-486-3132, or e-mail BCPINFO@ag.state.nv.us. This notice is provided pursuant to state law.</p> | |

This Credit Scorecard Online Privacy Statement describes how Discover Bank ("Discover") treats your Credit Scorecard information, including information we obtain online as well as when you interact with us on social media sites.

You may cancel Credit Scorecard at any time. Please be aware that for a short time, you will continue to receive information about Discover products in connection with Credit Scorecard. Cancelling Credit Scorecard will not impact your receipt of other marketing messages from Discover unrelated to this product. For Credit Scorecard Terms [click here](#).

Managing Profile

You can update your account profile by clicking your profile in your scorecard.

You may stop receiving our Credit Scorecard marketing e-mails without revoking consent by following the instructions in the promotional messages you receive from Discover.

For more complete information view the Discover [Online Privacy Center](#) and for our online advertisements, please see below.

About Our Ads, Tracking and Your Choices

We conduct interest-based advertising. You may see Discover advertisements on other websites you visit from time to time. Some of these ads are based on your information we collect. This is called interest-based or online behavioral advertising. Discover uses interest-based advertising to target its advertising more effectively. These ads might be served on websites or on apps. They might also be served in emails. We might serve these ads, or third parties may serve ads.

How you can opt out of interest-based advertising. There are several ways you can opt-out of interest-based advertising.

- First, you can opt-out right from the ad itself. Ads served using interest-based advertising will have an Advertising Option icon in the ad. If you see that icon on Discover ads, you can click on it. You will then get an option to opt-out.
- Second, the Self-Regulatory Program for Online Behavioral Advertising program provides consumers with the ability to [opt-out of having their online behavior recorded](#) and used for advertising purposes generally.

If you opt out via methods above, your choice will be stored as a cookie. If you remove or delete cookies you will need to renew your preferences. Your choices are also device and browser-specific.

Tracking

We do not respond to browser-level "do not track" settings. However, your browser may give you the ability to control cookies. How you do so depends on the type of cookie. Certain browsers can be set to clear past and reject future cookies. If you block cookies on your browser, certain of our features may not work. Additionally, if you block or delete cookies, not all of the tracking activities we have described here will stop. Choices you make are both browser and device-specific.

Effective Date and Updates

This Privacy Statement is effective as of August, 2020. We may change this Privacy Statement from time to time. We will notify you of any material changes as required by law, such as by posting the revised privacy statement on this page with a new "last updated" date. Please check this website periodically for updates. This Privacy Statement was last updated August, 2020.