

DISCOVER®

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DISCOVER®

PROTECTS

SUMMER 2013

Welcome to the
latest issue of
Discover® Protects!

Thank you for being a valued
Discover® cardmember and a
Credit ScoreTracker member.
As a part of your membership,
we're sending you our *Discover
Protects* newsletter.

What's the difference between
a credit report and a credit
score? What factors are used
to calculate your credit score?
You'll find all the answers right
in this issue!

And be sure to check out our
tips for protecting yourself from
errors and fraud on your credit
report—and learn what to do
if you're a victim.

Drop us a line at
Discoverprotects@Discover.com
and let us know what you think
about our newsletter. We'd like
to hear your opinion!

Sincerely,

Maureen Powers

Maureen Powers
Vice President,
Products & Benefits

TIPS FOR CARDMEMBERS

It pays to know!

Understanding how your credit score is determined.

Avoid common mistakes that can reflect on your credit report. When making financial decisions, be aware of the factors credit reporting agencies use to determine your credit score:

Bill payment history. It's always best to pay all your bills on time and avoid missed payments.

Open accounts. How many credit card accounts to you have open? Do you have a mortgage or car loan? What about checking or savings accounts?

The amount of credit you are using. Are you carrying credit card balances that are close to your total credit limits, or are your balances low?

Length of account history. Accounts that have been open and in good standing for longer times typically reflect responsible credit behavior.

Recent credit history. Have you recently made any large purchases on credit, or opened any new accounts?

Negative information. Debt collections, bankruptcies and home foreclosures can be major factors. The age of these events is also taken into account.

There are also a number of factors that cannot legally be used to calculate your credit score. These include race or ethnicity, religion, gender, national origin or marital status.

Source: Consumer Financial Protection Bureau



Discover® Credit ScoreTracker

Remember your Credit ScoreTracker membership includes these great benefits:

- Access to your Experian® credit report and score
- Credit Score change alerts indicating if your score has gone up or down
- Information on various factors that affect your score



For more information about your Credit ScoreTracker membership,
please visit Discover.com/CreditScoreTracker or call 1-866-708-0672.

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CST 5/13

ASPEN
MARKETING SERVICES

Client: Discover

Job #: 10352

Spring PPNL CST

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Prod Phone: None
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Previous User: freelancera

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Team Approval: PR: Patty Thayer CD: Jon Winter AD: Chris T CW: Bill Anderson PA: Bill Ward AE: Stacy



Protect your good credit!

Check your credit report often for errors and fraud.

A national study on the accuracy and completeness of consumer credit reports, released by the Federal Trade Commission in February 2013, found that 20% of participants had at least one significant error on their credit report.

The study underscores the importance of checking your credit report often to make sure the information it contains is accurate.

But mistakes aren't the only thing you need to watch out for. Checking your credit report can reveal signs of identity theft and fraud. So be on the lookout!



What types of errors to look for.

In addition to misspelled names or incorrect addresses, check for old or closed accounts that appear as active and for accounts that you didn't open. Also look out for duplicate information and any settled collection items that haven't been updated.



How to fix errors in your credit report.

If you find inaccurate information in your credit report, you can dispute it with the credit reporting agencies. You can find information on disputing errors at the links following this article.



Beware of "credit repair" services.

Many companies promise to fix your credit in exchange for a fee. But in reality, it's not possible to remove accurate negative information from your credit report. You can only remove errors, and you can do that on your own for free!

Source: Federal Trade Commission and Consumer Financial Protection Bureau
<http://1.usa.gov/VPOjHR>
<http://1.usa.gov/WN4c5G>
Report to Congress Under Section 319 of the Fair and Accurate Credit Transactions Act of 2003, Published December 2012

Credit terminology explained

You may have heard lenders use terms like "credit report," "credit score" and "FICO®." But what do they really mean? Here's an easy explanation.

Credit report. Your credit report shows your past financial activity including your accounts, payment history and other information. It is usually compiled by one of three major credit reporting agencies: TransUnion, Equifax and Experian.

Credit score. Your credit score is a number that is determined by the information in your credit report. Different credit reporting agencies express credit scores on different scales, but generally speaking, the higher the number, the better the score.

FICO. A FICO score is a specific type of credit score developed by a company named Fair Isaac Corporation, which is abbreviated as FICO.

How your credit report and your credit score are related. When considering your application, a lender will consult a credit reporting agency to learn your credit score. The reporting agency will then review the information in your credit report to generate your score.

Based on both your credit score and the information in your credit report, the lender will decide whether to extend you credit, how much you're qualified to borrow and what interest rate to charge.

Sources: Consumer Federation of America and USA.gov



RESOURCES BOX

For more information about your Protection Product membership, you can visit us at:

Credit ScoreTracker

Discover.com/CreditScoreTracker
1-866-708-0672

If you have questions about your Discover card, please call
1-800-DISCOVER (1-800-347-2683)



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MARKETING SERVICES

Client: Discover

Job #: 10352

Spring PPNL CST

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