

# Welcome to Discover Bank

Thank you for choosing Discover Bank.

**The following are instructions on how to request transfer funds by wire from your Discover Money Market or Online Savings Account to an account you designate and how to establish ATM Withdrawal Access to your Discover Money Market Account. Please read and complete the applicable section(s) of the enclosed agreement form and mail the original back to us in the enclosed envelope. A copy for your records is attached.**

## Money Market & Online Savings

### Wire Transfer Instructions

When you complete and return the enclosed Wire Transfer Agreement in the enclosed envelope, you will be able to make a phone request to transfer funds by wire to an account you designate. Call us at 1-800-347-7000 to request a wire transfer by phone.

Transfer requests received by 2:00 PM Eastern Time on any business day will be executed the same day. Requests received after 2:00 PM will be executed the next business day.

Please refer to your Discover Deposit Account Agreement, Electronic Fund Transfers Disclosure and the Money Market Fee Schedule for important information, including limitations on the frequency of wire transfers and the service charge for wire transfers.

## Money Market

### ATM Withdrawal Instructions

You may use a Discover® card or a Discover Debit card to withdraw funds from your Money Market Account at an Automated Teller Machine (ATM). To order a Discover Debit card, call 1-800-347-7000. If you do not have a Discover card and want to apply, call 1-800-DISCOVER (1-800-347-2683).

You must know the PIN\* for your Discover card to use it for Money Market withdrawals at an ATM.

For full terms and conditions about ATM access to your Discover Money Market Account and your rights regarding Electronic Fund Transfers, please refer to your Account Agreement.

Questions about your account?  
1-800-347-7000 | [DiscoverBank.com](http://DiscoverBank.com)

To Establish ATM Access to Your Money Market Account Using Your Discover card:

1. Complete, sign and return the enclosed ATM Withdrawal Authorization Agreement.  
(Use the postage-paid envelope provided.)

To Select a PIN for Your Discover card:

1. Call 1-800-DISCOVER (1-800-347-2683) from your home phone. After you hear your account balance information, listen for the option to select your own PIN.
2. If you qualify, you will hear the option to select a PIN. Follow the prompts. Your new PIN is active immediately!
3. If you do not hear the option to select your PIN, you will need to request a PIN Request Form, either by pressing "0" and speaking to a Discover Account Manager, or by checking the box on the attached agreement. Your PIN should be active 10–14 days after you mail your PIN Request Form to us.

To Make a Money Market Account Withdrawal at an ATM Using Your Discover card:

1. Insert your Discover card into the ATM.
2. Enter your Discover card PIN.
3. Select the transaction "Withdraw Cash."
4. Select "from Savings Account."
5. Enter the amount you wish to withdraw.
6. Please Note: The "Fast Cash" option will not allow a Money Market Account withdrawal.

If you have any other questions about withdrawing Money Market Account funds at an ATM with your Discover card or to order a Discover Debit card, please call 1-800-347-7000.

**NOTE:** To prevent unauthorized ATM access to your Discover Money Market Account, please keep your PIN in a safe location apart from your Discover card and do not allow others access to your PIN.

\*Your PIN is the confidential, four-digit code you use to authorize ATM transactions requested with your Discover card. The same PIN allows you to use your Discover card to either make withdrawals from your Discover Bank Money Market Account or obtain cash advances from your Discover card account.

To transfer funds, pay bills and view your statements online, visit [DiscoverBank.com](http://DiscoverBank.com). To access your account by phone, make deposits, open new accounts or ask a question, call us 24/7 at 1-800-347-7000.



Money Market & Online Savings

## Wire Transfer & ATM Withdrawal Agreements

### Personal Information

Name of Discover® Money Market or Online Savings Accountholder

Name of Joint Accountholder (if applicable)

Street Address Apt.

City State ZIP  
( ) ( )

Day Telephone Evening Telephone

### Wire Transfers Designated Recipient Account Information

Discover Money Market or Online Savings Account Number

□□□ – □□□□□□□□

- I authorize Discover Bank to accept telephone requests to wire transfer funds from the Discover Money Market or Online Savings Account listed above to the bank account listed below.

Name of Accountholder

Bank Name

□□□□□□□□□□ (The first 9 digits that appear at the bottom of your check.)

Routing and Transit Number

Please include a VOIDED BLANK CHECK from your account, if applicable.

Bank Account Number

### ATM Withdrawals (Money Market Accounts Only)

Discover Money Market Account Number

□□□ – □□□□□□□□

- I authorize Discover Bank to provide ATM withdrawal access to the above Money Market Account using my Discover card listed below.

Discover card Account Number

6011 – □□□□ – □□□□ – □□□□

- Send me a PIN request form for my Discover card.

Accountholder's Signature

Date

Money Market & Online Savings

ORIGINAL

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