

# ENCLOSURE A13

P. O. Box 30943  
Salt Lake City, UT 84130-0943

Date: 06/18/2024



LBWARA01 52  
Michael Jeffrey Forbes  
614 Northampton Rd  
Fayetteville, NC 28303-5705

Acct Ending in 5073

Dear Michael Jeffrey Forbes:

Our records indicate that your Discover® card account has been receiving benefits under the Servicemembers Civil Relief Act (SCRA). Based on the documentation we have on file, we show that your, or the relevant servicemember's, active duty service has ended.

However, if you are still serving, have re-enlisted, have an extension of duty, or are being redeployed, we would like to ensure that you continue to receive SCRA benefits.

Thus, Discover will attempt to re-verify active duty by contacting the Defense Manpower Data Center (DMDC). You also can submit documentation reflecting qualifying active duty service. If we verify active duty service through our contacting the DMDC or through the documentation you provide, Discover will extend your benefits an additional year or to the newly provided active duty end date. If we are unable to verify qualifying active duty through the DMDC or we do not receive any documentation from you, benefits will be removed within 60 days.

Examples of acceptable documentation you can submit include, but are not limited to:

- Military Enlistment/Reenlistment Contract
- Leave and Earning Statement (LES)
- Letter from your commanding officer
- Deployment or active duty orders
- Permanent Change of Station (PCS) documentation
- Certificate of Release or Discharge from Active Duty (DD Form 214/5 Series)
- Any other documentation on military letterhead confirming your active duty status

Please note: Reservist/National Guard members must provide documentation that confirms an active duty period.

To expedite the process, you may forward the information to Attn: SCRA via one of the following:

- Online: Discover.com/scra (you will need to log into the Secure Account Login to upload documentation)
- Mail: Discover Attn: SCRA Department P.O. Box 30907 Salt Lake City, UT 84130-0907
- Fax: 1-224-813-5767, Attn: SCRA Department

If you have any questions about servicemember benefits, knowledgeable agents are available to assist you at 1-844-DFS-4MIL (1-844-337-4645). If you are overseas, you may call us at 1-801-451-3730. Our dedicated agents are ready to assist 24 hours a day, 7 days a week.

### Important Changes to Your Account Terms

The following is a summary of changes that are being made to your account terms. For more detailed information, please see "Information About Changes" below.

If you are on a special assistance program, these terms will apply to your Account once your special assistance program ends.

These changes will apply to all transactions as follows:

Revised Terms, as of 09/18/2024	
APR for Purchases made on or after 11/30/1989	28.49% V
APR for Cash Advances that post on or after 11/30/1989	28.49% V
Late Payment Fee	Up to \$41
Returned Payment Fee	Up to \$41

V = Variable Rate. Variable rates are as of 05/31/2024 and are subject to change based on changes to the Prime Rate. See Cardmember Agreement for details.

**Information about Changes:** According to our records, your eligibility for benefits under the Servicemembers Civil Relief Act has or will be expiring. Therefore, on 09/18/2024, your reduced APRs will return to higher APRs in accordance with your Cardmember Agreement. These APRs are set forth above. In addition, any applicable late fees or returned check fees will no longer be waived. If you are on a special assistance program, these terms will apply to your Account once your special assistance program ends. For details about your special assistance program, please refer to the original correspondence you received at the beginning of your program.

We appreciate your business and hope you enjoy the many benefits of being a Discover Cardmember. If you need assistance or have questions, please call us at 1-800-DISCOVER (347-2683). Experienced Account Managers are available to assist you 24 hours a day, 7 days a week. Cardmembers calling from outside the U.S. can call collect at 1-801-902-3100.

Thank you for the opportunity to serve you.

Sincerely,  
Discover Card Customer Service