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## Corporate Overview

**Corporate Headquarters:**  
Riverwoods, Illinois

### Description:

Discover Financial Services, a business unit of Morgan Stanley & Co. (NYSE:MWD), operates the Discover® Card brands. We offer a variety of cards to meet the needs of individual Cardmembers, including the Discover Classic Card, the Discover Gold Card, the Discover Platinum Card and an array of affinity cards. Additional services include Discover CDs and Money Market Accounts, auto insurance and home loans.

### Management:

David W. Nelms, President  
and Chief Operating Officer

### Discover Business Network:



### Recognition:



Discover Card received the Brand Keys 2002 Customer Loyalty Award in the credit card category and is notably one of three companies to be honored for the fifth consecutive year. The award honors brands that have generated the greatest customer loyalty.



With approximately 4 million merchant and cash access locations, Discover Business Services is the largest independent credit card network in the United States.

### Discover Cardmembers:

50 million



### Number of Employees:

16,000

Exhibit