

Discover Financial Services  
Form 8-K  
November 15, 2013

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

Form 8-K

Current Report  
Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934  
Date of Report (Date of earliest event reported): November 15, 2013

DISCOVER FINANCIAL SERVICES  
(Exact name of registrant as specified in its charter)

Commission File Number: 001-33378

|   |  |
|---|--|
| Delaware<br>(State or other jurisdiction<br>of incorporation)   | 36-2517428<br>(IRS Employer<br>Identification No.) |
| 2500 Lake Cook Road, Riverwoods, Illinois 60015<br>(Address of principal executive offices, including zip code) |  |
| (224) 405-0900<br>(Registrant's telephone number, including area code)  |  |
| N/A<br>(Former name or former address, if changed since last report)  |  |

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 7.01 Regulation FD Disclosure.

Discover Financial Services hereby furnishes the information in Exhibit 99.1 hereto, Monthly Credit Card Charge-off and Delinquency Statistics as of and for the month ended October 31, 2013.

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The information contained in this Item 7.01 of this Current Report on Form 8-K, including Exhibit 99.1, is furnished pursuant to Item 7.01 of Form 8-K and shall not be deemed to be “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that section, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Securities Exchange Act of 1934, as amended, except as shall be expressly stated by specific reference in such filing.

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Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

| Exhibit No. | Description   |
|-------------|---|
| 99.1        | Monthly Credit Card Charge-off and Delinquency Statistics as of and for the month ended October 31, 2013. |

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

DISCOVER FINANCIAL SERVICES

Dated: November 15, 2013

By: /s/ Simon Halfin  
Name: Simon Halfin  
Title: Vice President, Assistant General Counsel  
and Assistant Secretary

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Exhibit Index

| Exhibit<br>Number | Description   |
|-------------------|---|
| 99.1              | Monthly Credit Card Charge-off and Delinquency Statistics as of and for the month ended October 31, 2013. |