

**UNITED STATES OF AMERICA  
CONSUMER FINANCIAL PROTECTION BUREAU**

ADMINISTRATIVE PROCEEDING

File No. 2012-CFPB-0005

**In the Matter of:**

**DISCOVER BANK  
GREENWOOD, DELAWARE**

**ORDER TERMINATING  
CONSENT ORDER, ORDER FOR  
RESTITUTION, AND ORDER TO  
PAY CIVIL MONEY PENALTY**

With the consent of Discover Bank (Discover), by and through its duly elected and acting Board of Directors, the Consumer Financial Protection Bureau (Bureau) and the Federal Deposit Insurance Corporation jointly issued a CONSENT ORDER, ORDER FOR RESTITUTION, AND ORDER TO PAY CIVIL MONEY PENALTY (CONSENT ORDER) on September 24, 2012 related to the Bank's marketing, sales, and operation of Discover's Payment Protection, Identity Theft Protection, Wallet Protection, and Credit Score tracker products.

To this date the Bureau has determined that Discover fulfilled its obligations under the CONSENT ORDER, including, among other things, providing at least \$200 million in redress to affected consumers, and paying a civil money penalty of \$14 million.

Accordingly, IT IS HEREBY ORDERED, that the CONSENT ORDER, issued against Discover on September 24, 2012, pursuant to section 1053(b) of the Consumer Financial Protection Act, 12 U.S.C. § 5563(b), is terminated.

Dated this 20<sup>th</sup> day of July, 2015.



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Richard Cordray  
Director  
Consumer Financial Protection Bureau