

Clerk of the House of Representatives  
Legislative Resource Center  
B-106 Cannon Building  
Washington, DC 20515

<http://lobbyingdisclosure.house.gov>

Secretary of the Senate  
Office of Public Records  
232 Hart Building  
Washington, DC 20510

<http://www.senate.gov/lobby>

## LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) - All Filers Are Required to Complete This Page

1. Registrant Name ☒ Organization/Lobbying Firm ☐ Self Employed Individual

Discover Financial Services

2. Address ☐ Check if different than previously reported

Address1 500 8th Street, NW Address2 Suite 210  
City Washington State DC Zip Code 20004 - Country USA

3. Principal place of business (if different than line 2)

City Riverwoods State IL Zip Code 60015 - Country USA

4a. Contact Name

b. Telephone Number c. E-mail

☐ International Number

Mr. RAYMOND MESSINA

(202) 863-7278

5. Senate ID#

318414-12

7. Client Name ☒ Self ☐ Check if client is a state or local government or instrumentality

Discover Financial Services

6. House ID#

393530000

TYPE OF REPORT 8. Year 2008 Q1 (1/1 - 3/31) ☐ Q2 (4/1 - 6/30) ☐ Q3 (7/1-9/30) ☐ Q4 (10/1 - 12/31) ☒

9. Check if this filing amends a previously filed version of this report ☐

10. Check if this is a Termination Report ☐ Termination Date 11. No Lobbying Issue Activity ☒

### INCOME OR EXPENSES - YOU MUST complete either Line 12 or Line 13

#### 12. Lobbying

INCOME relating to lobbying activities for this reporting period was:

Less than \$5,000 ☐

\$5,000 or more ☒ \$

Provide a good faith estimate, rounded to the nearest \$10,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).

#### 13. Organizations

EXPENSE relating to lobbying activities for this reporting period were:

Less than \$5,000 ☐

\$5,000 or more ☒ \$ 160,000.00

14. REPORTING Check box to indicate expense accounting method. See instructions for description of options.

- ☒ **Method A.** Reporting amounts using LDA definitions only
- ☐ **Method B.** Reporting amounts under section 6033(b)(8) of the Internal Revenue Code
- ☐ **Method C.** Reporting amounts under section 162(e) of the Internal Revenue Code

Signature  Digitally Signed By: Raymond A. Messina

Date 01/15/2009

Printed Name and Title Raymond A. Messina, Vice President

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Add additional page(s) as needed.

15. General issue area code

BAN

Banking

(one per page)

16. Specific lobbying issues

Credit and Debit Card Receipt Clarification Act (HR 4008)  
Credit CARD Act of 2007 (S 3252/HR 1461)  
Credit Card Minimum Payment Warning Act of 2007 (HR 1176)  
Credit Card Payment Fee Act of 2007 (HR 873)

17. House(s) of Congress and Federal agencies ☐ Check if None

U.S. HOUSE OF REPRESENTATIVES, U.S. SENATE, Treasury - Dept of

18. Name of each individual who acted as a lobbyist in this issue area

First Name	Last Name	Suffix	Covered Official Position (if applicable)	New
Raymond	Messina			<input type="checkbox"/>
				<input type="checkbox"/>
				<input checked="" type="checkbox"/>
				<input checked="" type="checkbox"/>
				<input checked="" type="checkbox"/>
				<input checked="" type="checkbox"/>
				<input checked="" type="checkbox"/>
				<input checked="" type="checkbox"/>
				<input checked="" type="checkbox"/>

19. Interest of each foreign entity in the specific issues listed on line 16 above ☒ Check if None

Printed Name and Title Raymond A. Messina, Vice President

Credit Cardholders Bill of Rights Act of 2008 (HR 5244)  
Credit Card Repayment Act of 2007 (HR 1510)  
Credit Protection Act of 2007 (HR 3421)  
Stop Unfair Practices in Credit Cards Act of 2007 (S 1395/HR 5280)  
Universal Default Prohibition Act of 2007 (S1309/HR 2146)  
Arbitration Fairness Act of 2007 (S 1782/HR 3010)  
Credit Card Reform Act of 2008 (S 2753)