

Discover Financial Services  
Form 8-K  
November 16, 2010

**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 16, 2010

**DISCOVER FINANCIAL SERVICES**

(Exact name of registrant as specified in its charter)

Commission File Number: 001-33378

Delaware  
(State or other jurisdiction

of incorporation)

36-2517428  
(IRS Employer

Identification No.)

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**2500 Lake Cook Road, Riverwoods, Illinois 60015**

**(Address of principal executive offices, including zip code)**

**(224) 405-0900**

**(Registrant's telephone number, including area code)**

**N/A**

**(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))

**Item 7.01 Regulation FD Disclosure.**

Discover Financial Services ( Discover ) previously announced that Roger Hochschild, president and chief operating officer of Discover, will present at the Bank of America Merrill Lynch Banking and Financial Services Conference in New York on Tuesday, November 16, 2010, at 9:40 a.m. Eastern time.

Presentation slides and a link to the live audio webcast will be posted on the day of the conference at [www.veracast.com/webcasts/bas/banking2010/id35889800.cfm](http://www.veracast.com/webcasts/bas/banking2010/id35889800.cfm). An archived replay of the webcast will be available one hour after the conclusion of the live event and will remain available through Friday, December 3, 2010. The above URL will work for both the live and archived webcast. The presentation is included as Exhibit 99.1 hereto and incorporated by reference into this Item 7.01.

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.

**Item 9.01 Financial Statements and Exhibits.**

*(d) Exhibits*

| <b>Exhibit No.</b> | <b>Description</b>   |
|--------------------|--|
| 99.1               | Discover Financial Services Bank of America Merrill Lynch Banking and Financial Services Conference Presentation dated November 16, 2010 |

**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 16, 2010

By: /s/ D. CHRISTOPHER GREENE  
Name: **D. Christopher Greene**  
Title: **Vice President, Assistant General Counsel and  
Assistant Secretary**

**EXHIBIT INDEX**

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