Discover Financial Services Form 8-K January 15, 2016

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): January 15, 2016

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

Commission File Number: 001-33378

Delaware36-2517428(State or other jurisdiction(IRS Employerof incorporation)Identification No.)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:

- o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- o 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 hereby furnishes the information in Exhibit 99.1 hereto, Monthly Credit Card Charge-off and Delinquency Statistics as of and for each of the twelve months ended December 31, 2015.

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

Exhibit No.Description99.1Monthly Credit Card Charge-off and Delinquency Statistics as of and for each of the twelve<br/>months ended December 31, 2015.

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: January 15, 2016

By: /s/ D. Christopher Greene Name: D. Christopher Greene Title: Vice President, Deputy General Counsel and Assistant Secretary Exhibit Index

Exhibit Number Description

99.1 Monthly Credit Card Charge-off and Delinquency Statistics as of and for each of the twelve months ended December 31, 2015.