Discover Financial Services Form 424B2 May 10, 2016 The information in this preliminary pricing supplement is not complete and may be changed. This preliminary pricing supplement and the accompanying prospectus supplement and prospectus are not offers to sell these securities and are not soliciting an offer to buy these securities in any jurisdiction where the offer or sale is not permitted.

Subject to completion

Preliminary Pricing Supplement dated May 9, 2016

Filed under Rule 424(b)(2), Registration Statement No. 333-205280

Preliminary Pricing Supplement No. 13 - Dated Monday, May 9, 2016 (to: Prospectus dated June 26, 2015 and Prospectus Supplement Dated: September 8, 2015)

| 0 | | - | - | Coupon Frequency | • | Maturity Date | - | 1st Coupon Amount | | |
|---------|---------|-------------|---------|---------------------|--------|------------------|------------|----------------------|-----|---|
| 00.00 % | 1.800 % | \$ Fixed | 3.700 % | Semi-Annual | 30/360 | 05/15/2026 | 11/15/2016 | \$18.09 | Yes | N |

a: Callable in whole or in part, at any time on or after 2/15/2026.

a 30 days prior notice delivered to the holders of these Discover Financial Services InterNotes. These Discover Financial Services InterNotes in a 30 days prior notice delivered to the holders of these Discover Financial Services InterNotes. These Discover Financial Services InterNotes in to 100% of the principal amount of the notes to be redeemed, plus accrued and unpaid interest. If fewer than all of these Discover Financial services in the trustee will select the Notes for redemption on a pro rata basis, by lot or by such other method in accordance with the DTC s es InterNotes will be redeemed in denominations of \$1,000 and integral multiples of \$1,000 in excess thereof. If these Discover Financial only, the notice of redemption will state the portion to be redeemed. Unless Discover Financial Services defaults in payment of the redeinterest will cease to accrue on these Discover Financial Services InterNotes or the portions of these Discover Financial Services InterNotes or the portions of these Discover Financial Services InterNotes or the portions of these Discover Financial Services InterNotes or the portions of these Discover Financial Services InterNotes or the portions of these Discover Financial Services InterNotes or the portions of these Discover Financial Services InterNotes or the portions of these Discover Financial Services InterNotes or the portions of these Discover Financial Services InterNotes or the portions of these Discover Financial Services InterNotes or the portions of these Discover Financial Services InterNotes or the portions of these Discover Financial Services InterNotes or the portions of these Discover Financial Services InterNotes or the portions of these Discover Financial Services InterNotes or the portions of these Discover Financial Services InterNotes or the portions of these Discover Financial Services InterNotes or the portions of these Discover Financial Services InterNotes or the portions of these Discover Financial Services InterNotes or the portions of these Discover

| Trade Date: Monday, May 16, 2016 @ | Discover Financial Services | | | |
|--|------------------------------------|--|--|--|
| 12:00 PM ET | | | | |
| Settlement Date: Thursday, May 19, 2016 | Discover Financial Services | | | |
| | InterNotes | | | |
| Minimum Denomination/Increments: | | | | |
| \$1,000.00/\$1,000.00 | Preliminary Pricing | | | |
| | Supplement No. 13 - Dated | | | |
| Initial trades settle flat and clear SDFS: | Monday, May 9, 2016 | | | |
| DTC Book Entry only | | | | |
| | (to: Prospectus dated June 26, | | | |
| Lead Manager: Incapital LLC | 2015 and Prospectus | | | |
| | | | | |

Supplement Dated: September 8, 2015)

Agents: BofA Merrill Lynch, Citigroup, Morgan Stanley, RBC Capital Markets, Wells Fargo Advisors, LLC

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