## Edgar Filing: Graf R. Mark - Form 4

Graf R. Mark	K										
Form 4											
January 08, 2	2013										
FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION								OMB APPROVAL			
	UNITE	DSIAIES		shington,			NGE C	UNINISSION	OMB	3235-0287	
Check thi	is box		vva	sinington,	D.C. 20	349			Number:	January 31,	
if no longer STATEMENT OF CHA				NGES IN BENEFICIAL OWN				NERSHIP OF	Expires:	2005	
subject to STATEMENT OF CHAIN Section 16.				SECURITIES					Estimated average		
	Form 4 or								burden hours per response		
Form 5	Filed	pursuant to S	Section 1	6(a) of the	e Securit	ies E	xchang	e Act of 1934,		0.5	
obligatior may conti		17(a) of the	Public U	tility Hold	ling Con	npany	y Act of	1935 or Section	1		
See Instru 1(b).		30(h)	of the In	vestment	Compan	y Ac	t of 194	0			
(Print or Type R	Responses)										
Graf R. Mark Symb				2. Issuer Name <b>and</b> Ticker or Trading ymbol				5. Relationship of Reporting Person(s) to Issuer			
				er Financi	al Servic	es [[	DFS]	(Check all applicable)			
(Last)	(First)	(Middle)	3. Date of	f Earliest Tr	ansaction			(Check	k un upplieuole		
				th/Day/Year)				Director 10% Owner			
2500 LAKE COOK ROAD 01				01/04/2013				XOfficer (give titleOther (specify below) below) EVP & CFO			
(Street) 4. If Am			4. If Ame	endment, Date Original			6. Individual or Joint/Group Filing(Check				
Filed(Mos				(Month/Day/Year)				Applicable Line)			
RIVERWOO	ODS, IL 6001	5						_X_ Form filed by C Form filed by M Person			
(City)	(State)	(Zip)	Tabl	e I - Non-D	erivative	Secur	ities Aca	uired, Disposed of	. or Beneficial	lv Owned	
1.Title of	2 Transaction I	Date 2A Deer		3.	4. Securi		_	5. Amount of	6. Ownership	-	
Security				Transactio				Securities	Form: Direct		
(Instr. 3)		any		Code (Instr. 8)	(Instr. 3,	4 and	5)	Beneficially		Beneficial	
		(Month/Day/Year)								Ownership (Instr. 4)	
						(1)		Reported	(1115411-1)	(110411)	
						(A) or		Transaction(s)			
				Code V		(D)	Price	(Instr. 3 and 4)			
Common Stock	01/04/2013			F	5,841 (1)	D	\$ 39.53	61,267	D		

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
 (e.g., puts, calls, warrants, options, convertible securities)

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1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transactic Code (Instr. 8)	5. onNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		ate	Secur	int of rlying	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secu Bene Owno Follo Repo Trans (Instr
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

## **Reporting Owners**

Reporting Owner Name / Address	Relationships							
	Director	10% Owner	Officer	Other				
Graf R. Mark 2500 LAKE COOK ROAD RIVERWOODS, IL 60015			EVP & CFO					
Signatures								
Simon Halfin as Attorney-in-Fa Mark Graf	act for R.	01/08/2013						
**Signature of Reporting Pe	rson		Date					

## **Explanation of Responses:**

- \* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Number of shares withheld to pay the tax withholding obligation incurred in connection with the vesting of previously granted restricted stock units.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.