

**Postal Rate Commission, Docket Number MC 2004-4
Declaration of Karin Giffney**

I, Karin Giffney, hereby declare, under penalty of perjury that:

The direct testimony of Karen Giffney on behalf of Discover Financial Services, Inc. (DFS-T-1) in Docket Number MC 2004-4 was prepared by me or under my direction; and

If I were to give this testimony orally before the Commission today, it would be the same.

I, Karin Giffney, further declare, under penalty of perjury that:

The responses to the various Interrogatories and Presiding Officer's Information Requests that have been filed by DFS in this case and which have been designated for inclusion in the record of this docket were prepared by me or under my direction; and

If I were to respond to these interrogatories and Presiding Officer's Information Requests orally before the Commission today, the responses would be the same.

/S/

Karin Giffney

Date September 3, 2004

Certificate of Service

I hereby certify that I have this date caused to be served the foregoing document in accordance with Section 12 of the Commission's Rules of Practice.

/S/

Robert J. Brinkmann
September 3, 2004