

DISCOVER BANK
 PO BOX 30416
 SALT LAKE CITY, UT 84130

IF YOU HAVE QUESTIONS CONTACT:
 DISCOVER BANK
 PHONE: 800-347-7000



TEP0027877_17_05 1 of 4

MOUNIKA BOLLOCK
 240 CANAL ST APT 233
 LAWRENCE, MA 01840

Instructions for Recipient

The information provided may be different for covered and noncovered securities. For a description of covered securities, see the instructions for Form 1099-INT. For a taxable interest security acquired at a premium, unless you notified the payer in writing in accordance with Regulations section 1.8045-1(h)(5)(ii) that you did not want to amortize the premium under section 171, or for a tax-exempt covered security acquired at a premium, you may report the amount of interest that reflects the offset of the amount of interest paid to you by the amount of premium amortization allocable to the payment(s), or (2) a gross amount for both the interest paid to you and the premium amortization allocable to the payment(s). If you did notify your payer that interest paid to you and the premium amortization allocable to the payment(s), then your payer will only report the amount of interest paid to you. For a noncovered security acquired at a premium, your payer is only required to report the gross amount of interest paid to you.

Recipient's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (social security number, SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN). However, the issuer has reported your complete TIN to the IRS.

FATCA filing requirement. If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099-INT to satisfy its chapter 4 account reporting requirement. You may also have a filing requirement. See the instructions for Form 8838.

Account number. May show an account or other unique number the payer assigned to distinguish your account.

Box 1. Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown in box 3. May also show the total amount of the credits from clean renewable energy bonds, new clean renewable energy bonds, qualified energy conservation bonds, qualified zone academy bonds, qualified school construction bonds, and build America bonds that must be included in your interest reports. These amounts were treated as paid to you during the calendar year on the credit allowance dates (March 15, June 15, September 15, and December 15). For more information, see Form 8912. See the instructions above for a taxable covered security acquired at a premium.

Box 2. Shows interest or principal forfeited because of early withdrawal of time savings. You may deduct this amount to figure your adjusted gross income on your income tax return. See the instructions for Form 1040 to see where to take the deduction.

Box 3. Shows interest on U.S. Savings Bonds, Treasury bills, Treasury bonds, and Treasury notes. This interest is not part of the taxable. See Pub. 550. This interest is exempt from state and local income taxes. This interest is not included in box 1. See the instructions above for a taxable covered security acquired at a premium.

Box 4. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your TIN or you did not furnish the correct TIN to the payer. See Form W-9. Include this amount on your income tax return as tax withheld.

Box 5. Any amount shown is your share of investment expenses of a single-class REMIC. This amount is included in box 1. Note: This amount is not deductible.

Box 6. Shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your Form 1040 or 1040-SR. See your tax return instructions.

Box 7. Shows the country or U.S. possession to which the foreign tax was paid.

Box 8. Shows tax-exempt interest paid to you during the calendar year by the payer. See how to report this amount in the instructions for Form 1040. This amount may be subject to backup withholding. See Box 4 above. See the instructions above for a tax-exempt covered security acquired at a premium.

Box 9. Shows tax-exempt interest subject to the alternative minimum tax. This amount is included in box 8. See the instructions for Form 6751. See the instructions above for a tax-exempt covered security acquired at a premium.

Box 10. For a taxable or tax-exempt covered security, if you made an election under section 1.8045-1(h)(5)(ii) to include market discount in income as it accrues and you notified your payer of the election in writing in accordance with Regulations section 1.8045-1(h)(5)(ii), shows the market discount that accrued on the debt instrument during the year while held by you, unless it was reported on Form 1099-INT. For a taxable or tax-exempt covered security acquired on or after January 1, 2015, accrued market discount will be calculated on a constant yield basis unless you notified your payer in writing in accordance with Regulations section 1.8045-1(h)(5)(ii) that you did not want to make a constant yield election for market discount. Report the accrued market discount on your income tax return as deducted in the instructions for Form 1040. Market discount on a tax-exempt security is includable in taxable income as interest income.

Box 11. For a taxable covered security (other than a U.S. Treasury obligation), shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.8045-1(h)(5)(ii) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the instructions for Schedule B (Form 1040) to determine the net amount of interest includable in income on Form 1040 or 1040-SR with respect to the security. If an amount is not reported in this box for a taxable covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 1. If the amount in box 11 is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2(a)(4).

Box 12. For a U.S. Treasury obligation that is a covered security, shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.8045-1(h)(5)(ii) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the instructions for Schedule B (Form 1040) to determine the net amount of interest includable in income on Form 1040 or 1040-SR with respect to the U.S. Treasury obligation. If an amount is not reported in this box for a U.S. Treasury obligation that is a covered security and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 3. If the amount in box 12 is greater than the amount of interest paid on the U.S. Treasury obligation, see Regulations section 1.171-2(a)(4).

Box 13. For a tax-exempt covered security, shows the amount of premium amortization allocable to the interest payment(s). If an amount is reported in this box, see Pub. 550 to determine the net amount of tax-exempt interest reportable on Form 1040 or 1040-SR. If an amount is not reported in this box for a tax-exempt covered security acquired at a premium, the payer has reported a net amount of interest in box 8 or 9, whichever is applicable. If the amount in box 13 is greater than the amount of interest paid on the tax-exempt covered security, the excess is a nonrefundable loss. See Regulations section 1.171-2(a)(4)(i).

Box 14. Shows CUSIP number(s) for tax-exempt bond(s) on which tax-exempt interest was paid, or tax credit bond(s) on which taxable interest was paid or tax credit was allowed, to you during the calendar year. If blank, no CUSIP number was issued for the bond(s).

Boxes 15-17. State tax withheld reporting boxes.

Notes: If this form includes amounts belonging to another person(s), you are considered a nominee recipient. Complete Form 1099-INT for each of the other owners showing the income allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. List yourself as the "payer" and the other owner(s) as the "recipient." File Form(s) 1099-INT with Form 1096 with the Internal Revenue Service Center for your area. On Form 1096, list yourself as the "filer." A spouse is not required to file a nominee return to show amounts owned by the other spouse.

Future developments. For the latest information about developments related to Form 1099-INT and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099INT.

Free File Program. Go to www.irs.gov/FreeFile to see if you qualify for no-cost online federal tax preparation, e-file, and direct deposit or payment options.

CORRECTED (if checked)		OMB No. 1545-0112		Interest Income	
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. DISCOVER BANK 502 EAST MARKET STREET GREENWOOD, DE 19950		Payer's RTN (optional)	2022 Form 1099-INT		
PAYER'S TIN 51-0020270		1 Interest income \$ 15.07	Copy B For Recipient		
RECIPIENT'S TIN XXX-XX-6347		2 Early withdrawal penalty \$			
RECIPIENT'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code MOUNIKA BOLLOCK 240 CANAL ST APT 233 LAWRENCE, MA 01840		3 Interest on U.S. Savings Bonds and Treasury obligations \$	This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.		
FATCA filing requirement		4 Federal income tax withheld \$			
Account number (see instructions) 7032291596		5 Investment expenses \$			
		6 Foreign tax paid \$			
		7 Foreign country or U.S. possession \$			
		8 Tax-exempt interest \$			
		9 Specified private activity bond interest \$			
		10 Market discount \$			
		11 Bond premium \$			
		12 Bond premium on Treasury obligations \$			
		13 Bond premium on tax-exempt bond \$			
		14 Tax-exempt and tax credit bond CUSIP no.	15 State MA	16 State identification no. 510020270	17 State tax withheld \$

Form 1099-INT (keep for your records) www.irs.gov/Form1099INT Department of the Treasury - Internal Revenue Service



Form W-2 Wage and Tax Statement 2022

Copy C, for employee's records

d Control number 0944-1814992 000001128 -		Void		c Employer's name, address, and ZIP code SUNRAY ENTERPRISE INC 3621 VININGS SLOPE SE ATLANTA GA 30339		Department of the Treasury - Internal Revenue Service OMB No. 1545-0008	
b Employer identification number (EIN) 27-0031395		a Employer's social security number XXX-XX-6347				1 Wages, tips, other compensation 8890.00	
13 Statutory employee		Retirement plan		Third-party sick pay		2 Federal income tax withheld 1136.81	
12 See instructions for box 12		14 Other MAPFL MAPML		10.68 19.90		3 Social security wages	
						4 Social security tax withheld	
						5 Medicare wages and tips	
						6 Medicare tax withheld	
						7 Social Security Tips	
						8 Allocated Tips	
						10 Dependent care benefits	
						11 Nonqualified plans	
15 State		Employer's state ID number		16 State wages, tips, etc.		17 State income tax	
MA		270-031-395		8890.00		416.99	
MO		21346844		8890.00			

This information is being furnished to the Internal Revenue Service. If you are required to file a tax return, a negligence penalty or other sanction may be imposed on you if this income is taxable and you fail to report it.

Form W-2 Wage and Tax Statement 2022

Copy B, to be filed with employee's FEDERAL tax return

d Control number 0944-1814992 000001128 -		Void		c Employer's name, address, and ZIP code SUNRAY ENTERPRISE INC 3621 VININGS SLOPE SE ATLANTA GA 30339		Department of the Treasury - Internal Revenue Service OMB No. 1545-0008	
b Employer identification number (EIN) 27-0031395		a Employer's social security number XXX-XX-6347				1 Wages, tips, other compensation 8890.00	
13 Statutory employee		Retirement plan		Third-party sick pay		2 Federal income tax withheld 1136.81	
12 See instructions for box 12		14 Other MAPFL MAPML		10.68 19.90		3 Social security wages	
						4 Social security tax withheld	
						5 Medicare wages and tips	
						6 Medicare tax withheld	
						7 Social Security Tips	
						8 Allocated Tips	
						10 Dependent care benefits	
						11 Nonqualified plans	
15 State		Employer's state ID number		16 State wages, tips, etc.		17 State income tax	
MA		270-031-395		8890.00		416.99	
MO		21346844		8890.00			

This information is being furnished to the Internal Revenue Service. If you are required to file a tax return, a negligence penalty or other sanction may be imposed on you if this income is taxable and you fail to report it.

Form W-2 Wage and Tax Statement 2022

Copy 2, to be filed with employee's tax return for MA

d Control number 0944-1814992 000001128 -		Void		c Employer's name, address, and ZIP code SUNRAY ENTERPRISE INC 3621 VININGS SLOPE SE ATLANTA GA 30339		Department of the Treasury - Internal Revenue Service OMB No. 1545-0008	
b Employer identification number (EIN) 27-0031395		a Employer's social security number XXX-XX-6347				1 Wages, tips, other compensation 8890.00	
13 Statutory employee		Retirement plan		Third-party sick pay		2 Federal income tax withheld 1136.81	
12 See instructions for box 12		14 Other MAPFL MAPML		10.68 19.90		3 Social security wages	
						4 Social security tax withheld	
						5 Medicare wages and tips	
						6 Medicare tax withheld	
						7 Social Security Tips	
						8 Allocated Tips	
						10 Dependent care benefits	
						11 Nonqualified plans	
15 State		Employer's state ID number		16 State wages, tips, etc.		17 State income tax	
MA		270-031-395		8890.00		416.99	
MO		21346844		8890.00			

This information is being furnished to the Internal Revenue Service. If you are required to file a tax return, a negligence penalty or other sanction may be imposed on you if this income is taxable and you fail to report it.

Form W-2 Wage and Tax Statement 2022

Copy 2, to be filed with employee's tax return for MO

d Control number 0944-1814992 000001128 -		Void		c Employer's name, address, and ZIP code SUNRAY ENTERPRISE INC 3621 VININGS SLOPE SE ATLANTA GA 30339		Department of the Treasury - Internal Revenue Service OMB No. 1545-0008	
b Employer identification number (EIN) 27-0031395		a Employer's social security number XXX-XX-6347				1 Wages, tips, other compensation 8890.00	
13 Statutory employee		Retirement plan		Third-party sick pay		2 Federal income tax withheld 1136.81	
12 See instructions for box 12		14 Other MAPFL MAPML		10.68 19.90		3 Social security wages	
						4 Social security tax withheld	
						5 Medicare wages and tips	
						6 Medicare tax withheld	
						7 Social Security Tips	
						8 Allocated Tips	
						10 Dependent care benefits	
						11 Nonqualified plans	
15 State		Employer's state ID number		16 State wages, tips, etc.		17 State income tax	
MO		21346844		8890.00			

This information is being furnished to the Internal Revenue Service. If you are required to file a tax return, a negligence penalty or other sanction may be imposed on you if this income is taxable and you fail to report it.