

DISCOVER BANK
PO BOX 30416
SALT LAKE CITY, UT 84130

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



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SARATH ALURI
515 PROMENADE PKWY APT 579
IRVING, TX 75039

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 covered security acquired at a premium, unless you notified the payer in writing in accordance with Regulations section 1.6045-1(a)(3) that you did not want to amortize the premium under section 1717, or for a tax-exempt covered security acquired at a premium, your payer must generally report either (1) a net amount of interest that reflects the effect 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 you did not want to amortize the premium on a taxable covered security, then your payer will only report the gross 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 (taxpayer identification number) (EIN, 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 has been checked, the payer is reporting on this Form 1099-INT to satisfy the chapter 4 account reporting requirements. You may also have a filing requirement. See the Instructions for Form 1099-INT.

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 2. May also show the total amount of the credits from clean renewable energy bonds, new clean renewable energy bonds, qualified energy conservation bonds, qualified state academy bonds, qualified school construction bonds, and built America bonds that must be included in your interest income. These amounts were reported 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 may or may not all be 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 1099-INT. 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 9911. 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 1717(a) to include market discount in income as a source and you notified your payer of the election in writing in accordance with Regulations section 1.6045-1(a)(3), show the market discount that elapsed on the date 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, covered market discount will be calculated on a constant yield basis unless you notified your payer in writing in accordance with Regulations section 1.6045-1(a)(3) that you did not want to make a constant yield election for market discount under section 1716(b). Report the constant market discount on your income tax return as disclosed 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), show the amount of premium amortization allocable to the interest payments, unless you notified the payer in writing in accordance with Regulations section 1.6045-1(a)(3) that you did not want to amortize bond premium under section 1717. If an amount is reported in this box, see the instructions for Schedule 9 (Form 1040) to determine the net amount of interest includable in income on Form 1040 and the amount of interest paid on the covered security. If an amount is not reported in box 11, the amount 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, show the amount of premium amortization allocable to the interest payments, unless you notified the payer in writing in accordance with Regulations section 1.6045-1(a)(3). For a taxable or tax-exempt covered security, unless you notified the payer in writing in accordance with Regulations section 1.6045-1(a)(3) that you did not want to amortize bond premium under section 1717, or for a tax-exempt covered security acquired at a premium, Form 1040 or 1040-SR, if an amount is not reported in this box for a taxable covered security acquired at a premium, the amount of interest paid on the tax-exempt covered security, the amount is a nondeductible loss. See Regulations section 1.171-2(a)(4).

Box 13. For a tax-exempt covered security, show the amount of premium amortization allocable to the interest payments, 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 9 or 8, whichever is applicable, if the amount in box 13 is greater than the amount of interest paid on the tax-exempt covered security, the amount is a nondeductible loss. See Regulations section 1.171-2(a)(4).

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.

Names: If this form includes amounts belonging to another person(s), you are considered a nominee recipient. Complete a 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 person(s) as the "recipient." File Form 1099-INT with Form 1099 with the Internal Revenue Service Center for your area. On Form 1099, list yourself as the "taxpayer." 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-filing, and direct deposit or payment options.

CORRECTED (if checked)		OMB No. 1545-0112		Interest Income
		2022		
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)	Form 1099-INT	Copy B For Recipient 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.
PAYER'S TIN 51-0020270		1 Interest income \$ 562.78		
RECIPIENT'S TIN XXX-XX-7954		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 SARATH ALURI 515 PROMENADE PKWY APT 579 IRVING, TX 75039		3 Interest on U.S. Savings Bonds and Treasury obligations \$		
FATCA filing requirement <input type="checkbox"/>		4 Federal income tax withheld \$	5 Investment expenses \$	
Account number (see instructions) 7038017233		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 16 State identification no. TX	
			17 State tax withheld \$	

ITEM

GROUP

ACCOUNT NAME TERM

ACCOUNT NUMBER

AMOUNT

DESCRIPTION

BOX 1 (INTEREST NOT IN BOX 3)

ONLINE SAVING

7030017233

562.78