

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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MALLIKARJUNA RA MUDIGONDA  
2948 TOSTALINDA DR  
TRACY, CA 95377

**Instructions for Recipient**

The information provided may be different for reported and nonreported 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(c)(1)(ii) that you did not want to amortize the premium under section 171, 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 allowable to the payee, or (2) a gross amount for both the interest paid to you and the premium amortization allowable to the payee. 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 (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 obligation to report information to the IRS. You may also have a filing requirement. See the instructions for Form 9922.

**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 zone academy bonds, qualified school investment bonds, and build America bonds that must be included in your interest income. 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 5312. See the instructions above for a taxable covered security acquired at a premium.

**Box 2** Shows interest or principal foregone deposits of early withdrawal of time savings. You may deduct the 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. 554.) 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 to backup withhold this amount on your income tax return at the end of the year.

**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 quantity of 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.

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 6251. 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 1276(b) to include market discount in income as if interest and you notified your payer of the election in writing in accordance with Regulations section 1.6045-1(c)(1)(ii), shows the market discount that accrued on the debt instrument during the year prior to 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, 2019, market discount shown will be calculated on a constant yield basis unless you notified your payer in writing in accordance with Regulations section 1.6045-1(c)(1)(ii) that you did not want to make a constant yield election for market discount under section 1276(b). Report the correct market discount on your income tax return as directed 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 allowable to the interest payee, unless you notified the payer in writing in accordance with Regulations section 1.6045-1(c)(1)(ii) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, the amount in box 11 is greater than the amount of interest paid on the covered security. See Regulations section 1.171-2(b)(4).

**Box 12** For a U.S. Treasury obligation that is a covered security, shows the amount of premium amortization allowable to the interest payee, unless you notified the payer in writing in accordance with Regulations section 1.6045-1(c)(1)(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 12 is greater than the amount of interest paid on the U.S. Treasury obligation, see Regulations section 1.171-2(b)(4).

**Box 13** For a tax-exempt covered security, shows the amount of premium amortization allowable to the interest payee, if an amount is reported in this box. See Pub. 554 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 2 or 3. Subsection 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 non-deductible loss. See Regulations section 1.171-2(b)(4).

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

**Boxes 15-17** State tax withheld reporting boxes. **Recipient:** If the form includes amounts belonging to another person, you are considered a nominee recipient. Complete Form 1099-INT for each owner. List yourself as the "payer" and the other owner(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 "payer" or "recipient" as appropriate. For more information about developments related to Form 1099-INT and its instructions, visit [www.irs.gov](http://www.irs.gov).

**Future developments:** For the latest information about developments related to Form 1099-INT and its instructions, visit [www.irs.gov](http://www.irs.gov) or [www.irs.gov/efile](http://www.irs.gov/efile) 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		<b>2023</b> Form 1099-INT	<b>Interest Income</b>
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. <b>DISCOVER BANK</b> 502 EAST MARKET STREET GREENWOOD, DE 19950		Payer's RTN (optional)			
PAYER'S TIN 51-0020270		RECIPIENT'S TIN XXX-XX-6523		<b>Copy B</b> <b>For Recipient</b>	
RECIPIENT'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code <b>MALLIKARJUNA RA MUDIGONDA</b> 2948 TOSTALINDA DR TRACY, CA 95377		FATCA filing requirement <input type="checkbox"/>			
Account number (see instructions) 7049699662		1 Interest income \$ 937.74		2 Early withdrawal penalty \$	
		3 Interest on U.S. Savings Bonds and Treasury obligations \$		4 Federal income tax withheld \$	
		5 Investment expenses \$		6 Foreign tax paid \$	
		6 Foreign tax paid \$		7 Foreign country or U.S. possession \$	
		7 Tax-exempt interest \$		8 Specified private activity bond interest \$	
		8 Tax-exempt interest \$		9 Bond premium \$	
		9 Market discount \$		10 Bond premium on tax-exempt bond \$	
		10 Bond premium on Treasury obligations \$		11 State CA	
		11 Bond premium on tax-exempt bond \$		12 State identification no. 816-8219-7	
		12 Tax-exempt and tax credit bond CUSIP no.		13 State tax withheld \$	