

DISCOVER BANK
 PO BOX 30416
 SALT LAKE CITY, UT 84130

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

RAGINI RYAPAKU
 3900 LOGMILL RD
 GAINESVILLE, VA 20155

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 8949. For a taxable covered security acquired at a premium, unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) 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 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 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 to satisfy its chapter 4 account reporting requirement. You may also have a filing requirement. See the Instructions for Form 8938.

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 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 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 notes, 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 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 8251. 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 1278(b) to include market discount in income as it accrues and you notified your payer of the election in writing in accordance with Regulations section 1.6045-1(n)(5), shows the market discount that accrued on the debt instrument during the year while held by you, unless it was reported on Form 1099-01D. 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 1.6045-1(n)(5) that you did not want to make a constant yield election for market discount under section 1276(b). Report the accrued market discount on your income tax return as directed in the Instructions for Forms 1040. Market discount on a tax-exempt security is includible 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 1.6045-1(n)(5) 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 includible 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 1.6045-1(n)(5) 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 includible 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 acquired at a premium 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 nondeductible loss. See Regulations section 1.171-2(a)(4)(ii).

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. **Nominees.** 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 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-filing, and direct deposit or payment options.

		<input type="checkbox"/> CORRECTED (if checked)					
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)		OMB No. 1545-0112			
PAYER'S TIN 51-0020270		RECIPIENT'S TIN XXX-XX-4986		2023			
RECIPIENT'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code RAGINI RYAPAKU 3900 LOGMILL RD GAINESVILLE, VA 20155		1 Interest income \$ 727.06		Form 1099-INT			
FATCA filing requirement <input type="checkbox"/>		2 Early withdrawal penalty \$		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.			
3 Interest on U.S. Savings Bonds and Treasury obligations \$		4 Federal income tax withheld \$				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 VA		16 State identification no. 30-510020270F-001				17 State tax withheld \$	
18 State tax withheld \$		19 State tax withheld \$				20 State tax withheld \$	
21 State tax withheld \$		22 State tax withheld \$				23 State tax withheld \$	
24 State tax withheld \$		25 State tax withheld \$				26 State tax withheld \$	
27 State tax withheld \$		28 State tax withheld \$				29 State tax withheld \$	
29 State tax withheld \$		30 State tax withheld \$		31 State tax withheld \$			
32 State tax withheld \$		33 State tax withheld \$		34 State tax withheld \$			
35 State tax withheld \$		36 State tax withheld \$		37 State tax withheld \$			
38 State tax withheld \$		39 State tax withheld \$		40 State tax withheld \$			
41 State tax withheld \$		42 State tax withheld \$		43 State tax withheld \$			
44 State tax withheld \$		45 State tax withheld \$		46 State tax withheld \$			
47 State tax withheld \$		48 State tax withheld \$		49 State tax withheld \$			
50 State tax withheld \$		51 State tax withheld \$		52 State tax withheld \$			
53 State tax withheld \$		54 State tax withheld \$		55 State tax withheld \$			
56 State tax withheld \$		57 State tax withheld \$		58 State tax withheld \$			
59 State tax withheld \$		60 State tax withheld \$		61 State tax withheld \$			
62 State tax withheld \$		63 State tax withheld \$		64 State tax withheld \$			
65 State tax withheld \$		66 State tax withheld \$		67 State tax withheld \$			
68 State tax withheld \$		69 State tax withheld \$		70 State tax withheld \$			
71 State tax withheld \$		72 State tax withheld \$		73 State tax withheld \$			
74 State tax withheld \$		75 State tax withheld \$		76 State tax withheld \$			
77 State tax withheld \$		78 State tax withheld \$		79 State tax withheld \$			
80 State tax withheld \$		81 State tax withheld \$		82 State tax withheld \$			
83 State tax withheld \$		84 State tax withheld \$		85 State tax withheld \$			
86 State tax withheld \$		87 State tax withheld \$		88 State tax withheld \$			
89 State tax withheld \$		90 State tax withheld \$		91 State tax withheld \$			
92 State tax withheld \$		93 State tax withheld \$		94 State tax withheld \$			
95 State tax withheld \$		96 State tax withheld \$		97 State tax withheld \$			
98 State tax withheld \$		99 State tax withheld \$		100 State tax withheld \$			
101 State tax withheld \$		102 State tax withheld \$		103 State tax withheld \$			
104 State tax withheld \$		105 State tax withheld \$		106 State tax withheld \$			
107 State tax withheld \$		108 State tax withheld \$		109 State tax withheld \$			
110 State tax withheld \$		111 State tax withheld \$		112 State tax withheld \$			
113 State tax withheld \$		114 State tax withheld \$		115 State tax withheld \$			
116 State tax withheld \$		117 State tax withheld \$		118 State tax withheld \$			
119 State tax withheld \$		120 State tax withheld \$		121 State tax withheld \$			
122 State tax withheld \$		123 State tax withheld \$		124 State tax withheld \$			
125 State tax withheld \$		126 State tax withheld \$		127 State tax withheld \$			
128 State tax withheld \$		129 State tax withheld \$		130 State tax withheld \$			
131 State tax withheld \$		132 State tax withheld \$		133 State tax withheld \$			
134 State tax withheld \$		135 State tax withheld \$		136 State tax withheld \$			
137 State tax withheld \$		138 State tax withheld \$		139 State tax withheld \$			
140 State tax withheld \$		141 State tax withheld \$		142 State tax withheld \$			
143 State tax withheld \$		144 State tax withheld \$		145 State tax withheld \$			
146 State tax withheld \$		147 State tax withheld \$		148 State tax withheld \$			
149 State tax withheld \$		150 State tax withheld \$		151 State tax withheld \$			
152 State tax withheld \$		153 State tax withheld \$		154 State tax withheld \$			
155 State tax withheld \$		156 State tax withheld \$		157 State tax withheld \$			
158 State tax withheld \$		159 State tax withheld \$		160 State tax withheld \$			
161 State tax withheld \$		162 State tax withheld \$		163 State tax withheld \$			
164 State tax withheld \$		165 State tax withheld \$		166 State tax withheld \$			
167 State tax withheld \$		168 State tax withheld \$		169 State tax withheld \$			
170 State tax withheld \$		171 State tax withheld \$		172 State tax withheld \$			
173 State tax withheld \$		174 State tax withheld \$		175 State tax withheld \$			
176 State tax withheld \$		177 State tax withheld \$		178 State tax withheld \$			
179 State tax withheld \$		180 State tax withheld \$		181 State tax withheld \$			
182 State tax withheld \$		183 State tax withheld \$		184 State tax withheld \$			
185 State tax withheld \$		186 State tax withheld \$		187 State tax withheld \$			
188 State tax withheld \$		189 State tax withheld \$		190 State tax withheld \$			
191 State tax withheld \$		192 State tax withheld \$		193 State tax withheld \$			
194 State tax withheld \$		195 State tax withheld \$		196 State tax withheld \$			
197 State tax withheld \$		198 State tax withheld \$		199 State tax withheld \$			
200 State tax withheld \$		201 State tax withheld \$		202 State tax withheld \$			
203 State tax withheld \$		204 State tax withheld \$		205 State tax withheld \$			
206 State tax withheld \$		207 State tax withheld \$		208 State tax withheld \$			
209 State tax withheld \$		210 State tax withheld \$		211 State tax withheld \$			
212 State tax withheld \$		213 State tax withheld \$		214 State tax withheld \$			
215 State tax withheld \$		216 State tax withheld \$		217 State tax withheld \$			
218 State tax withheld \$		219 State tax withheld \$		220 State tax withheld \$			
221 State tax withheld \$		222 State tax withheld \$		223 State tax withheld \$			
224 State tax withheld \$		225 State tax withheld \$		226 State tax withheld \$			
227 State tax withheld \$		228 State tax withheld \$		229 State tax withheld \$			
230 State tax withheld \$		231 State tax withheld \$		232 State tax withheld \$			
233 State tax withheld \$		234 State tax withheld \$		235 State tax withheld \$			
236 State tax withheld \$		237 State tax withheld \$		238 State tax withheld \$			
239 State tax withheld \$		240 State tax withheld \$		241 State tax withheld \$			
242 State tax withheld \$		243 State tax withheld \$		244 State tax withheld \$			
245 State tax withheld \$		246 State tax withheld \$		247 State tax withheld \$			
248 State tax withheld \$		249 State tax withheld \$		250 State tax withheld \$			
251 State tax withheld \$		252 State tax withheld \$		253 State tax withheld \$			
254 State tax withheld \$		255 State tax withheld \$		256 State tax withheld \$			
257 State tax withheld \$		258 State tax withheld \$		259 State tax withheld \$			
260 State tax withheld \$		261 State tax withheld \$		262 State tax withheld \$			
263 State tax withheld \$		264 State tax withheld \$		265 State tax withheld \$			
266 State tax withheld \$		267 State tax withheld \$		268 State tax withheld \$			
269 State tax withheld \$		270 State tax withheld \$		271 State tax withheld \$			
272 State tax withheld \$		273 State tax withheld \$		274 State tax withheld \$			
275 State tax withheld \$		276 State tax withheld \$		277 State tax withheld \$			
278 State tax withheld \$		279 State tax withheld \$		280 State tax withheld \$			
281 State tax withheld \$		282 State tax withheld \$		283 State tax withheld \$			
284 State tax withheld \$		285 State tax withheld \$		286 State tax withheld \$			
287 State tax withheld \$		288 State tax withheld \$		289 State tax withheld \$			
290 State tax withheld \$		291 State tax withheld \$		292 State tax withheld \$			
293 State tax withheld \$		294 State tax withheld \$		295 State tax withheld \$			
296 State tax withheld \$		297 State tax withheld \$		298 State tax withheld \$			
299 State tax withheld \$		300 State tax withheld \$		301 State tax withheld \$			
302 State tax withheld \$		303 State tax withheld \$		304 State tax withheld \$			
305 State tax withheld \$		306 State tax withheld \$		307 State tax withheld \$			
308 State tax withheld \$		309 State tax withheld \$		310 State tax withheld \$			
311 State tax withheld \$		312 State tax withheld \$		313 State tax withheld \$			
314 State tax withheld \$		315 State tax withheld \$		316 State tax withheld \$			
317 State tax withheld \$		318 State tax withheld \$		319 State tax withheld \$			
320 State tax withheld \$		321 State tax withheld \$		322 State tax withheld \$			
323 State tax withheld \$		324 State tax withheld \$		325 State tax withheld \$			
326 State tax withheld \$		327 State tax withheld \$		328 State tax withheld \$			
329 State tax withheld \$		330 State tax withheld \$		331 State tax withheld \$			
332 State tax withheld \$		333 State tax withheld \$		334 State tax withheld \$			
335 State tax withheld \$		336 State tax withheld \$		337 State tax withheld \$			
338 State tax withheld \$		339 State tax withheld \$		340 State tax withheld \$			
341 State tax withheld \$		342 State tax withheld \$		343 State tax withheld \$			
344 State tax withheld \$		345 State tax withheld \$		346 State tax withheld \$			
347 State tax withheld \$		348 State tax withheld \$		349 State tax withheld \$			
350 State tax withheld \$		351 State tax withheld \$		352 State tax withheld \$			
353 State tax withheld \$		354 State tax withheld \$		355 State tax withheld \$			
356 State tax withheld \$		357 State tax withheld \$		358 State tax withheld \$			
359 State tax withheld \$		360 State tax withheld \$		361 State tax withheld \$			
362 State tax withheld \$		363 State tax withheld \$		364 State tax withheld \$			
365 State tax withheld \$		366 State tax withheld \$		367 State tax withheld \$			
368 State tax withheld \$		369 State tax withheld \$		370 State tax withheld \$			
371 State tax withheld \$		372 State tax withheld \$		373 State tax withheld \$			
374 State tax withheld \$		375 State tax withheld \$		376 State tax withheld \$			
377 State tax withheld \$		378 State tax withheld \$		379 State tax withheld \$			
380 State tax withheld \$		381 State tax withheld \$		382 State tax withheld \$			
383 State tax withheld \$		384 State tax withheld \$		385 State tax withheld \$			
386 State tax withheld \$		387 State tax withheld \$		388 State tax withheld \$			
389 State tax withheld \$		390 State tax withheld \$		391 State tax withheld \$			
392 State tax withheld \$		393 State tax withheld \$		394 State tax withheld \$			
395 State tax withheld \$		396 State tax withheld \$		397 State tax withheld \$			
398 State tax withheld \$		399 State tax withheld \$		400 State tax withheld \$			
401 State tax withheld \$		402 State tax withheld \$		403 State tax withheld \$			
404 State tax withheld \$		405 State tax withheld \$		406 State tax withheld \$			
407 State tax withheld \$		408 State tax withheld \$		409 State tax withheld \$			
410 State tax withheld \$		411 State tax withheld \$		412 State tax withheld \$			
413 State tax withheld \$		414 State tax withheld \$		415 State tax withheld \$			
416 State tax withheld \$		417 State tax withheld \$		418 State tax withheld \$			
419 State tax withheld \$		420 State tax withheld \$		421 State tax withheld \$			
422 State tax withheld \$		423 State tax withheld \$		424 State tax withheld \$			
425 State tax withheld \$		426 State tax withheld \$		427 State tax withheld \$			
428 State tax withheld \$		429 State tax withheld \$		430 State tax withheld \$			
431 State tax withheld \$							

ITEM	GROUP	ACCOUNT NAME TERM	ACCOUNT NUMBER	AMOUNT	DESCRIPTION
BOX 1 (INTEREST NOT IN BOX 3)		ONLINE SAVING	7041979447	727.06	



IRS Form 1099-INT

**Frequently Asked Questions and
Answers**

Why did I receive IRS Form 1099-INT?

You received this form because you were paid \$10 or more in combined interest for all of your non-IRA Discover Bank® deposit accounts.

Why is the promotional bonus deposited into my account included on IRS Form 1099-INT?

The promotional bonus you received meets the definition of interest, therefore it must be included on an IRS Form 1099-INT if at least \$10 in combined interest, including the promotion bonus, was paid to you.

What is federal income tax withheld?

It is tax that Discover Bank takes from the interest paid into your account(s) and pays to the Internal Revenue Service (IRS) on your behalf. If we are required to withhold tax by the IRS, we withhold at a rate of 24%.

Where can I find a breakdown of interest for each of my deposit accounts?

The reverse side of IRS Form 1099-INT has an itemized list of interest paid for each of your interest-bearing deposit accounts.

Why do I have to claim interest for a Certificate of Deposit (CD) if I did not take a withdrawal?

According to the IRS, interest paid to your account is available for you to withdraw, therefore it is subject to reporting when paid regardless of whether you have withdrawn it from your CD or not.

How will I know when I can view my IRS Form 1099-INT online?

If you are registered in the Account Center and have a valid email address on file, we'll send you an email notification once your form is available online to view and download. We'll also post a banner online and in the Discover® App when it's available. Once available, you can view your IRS Form(s) in the Account Center. To view the form online, click *Services* and then *View Tax Forms* from the drop-down menu. To view the form in our mobile app, tap *More, Statements & Tax Documents* and then *Tax Documents*.

Discover Bank, Member FDIC