

DISCOVER BANK  
PO BOX 30416  
SALT LAKE CITY, UT 84130

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

VIDYA DHARY GOPARAJU  
43583 YORKVILLE DR  
CANTON, MI 48188

**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, you must report the amount of interest that reflects the amount of interest you paid to you by the amount of premium amortization allocable to the payments), or (2) a gross amount for both the interest paid to you and the premium amortization allocable to the payments). If you did notify your payer that you did not want to amortize the premium, you must report the gross amount of interest paid to you. For 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, TIN, or employer identification number (EIN). You may also have a filing requirement. See the instructions for Form 8938.

**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.

**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. See Sections 135 and December 13). 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 from your 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 1042. Indicate 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 the country or U.S. possession to which the foreign tax was paid.

**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 for Form 1040.

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 1040.

**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, net of any amount of premium amortization allocable to the payments), or (2) a gross amount for both the interest paid to you and the premium amortization allocable to the payments). If you did notify your payer that you did not want to amortize the premium, you must report the gross amount of interest paid to you. For noncovered security acquired at a premium, your payer is only required to report the gross amount of interest paid to you.

**Box 11.** For a taxable covered security (other than a U.S. Treasury obligation), shows 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(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in box 1, if the premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 1, if the amount is greater than the amount of interest paid on the covered security, see Regulations section 1.6045-1(a)(4). **Box 12.** Shows the amount of interest reported in box 1, if the amount is greater than the amount of interest paid on the covered security, see Regulations section 1.6045-1(a)(4). **Box 13.** Shows the amount of interest reported in box 1, if the amount is not reported in this box for a taxable covered security acquired at a premium and you did not want to amortize bond premium under section 171. If an amount is reported in box 1, if the amount is greater than the amount of interest paid on the covered security, see Regulations section 1.6045-1(a)(4). **Box 14.** Shows CUSIP number(s) for tax-exempt bonds) on which tax-exempt interest was paid, or tax credit bond(s) on which 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.

**Box 15.** Shows state tax withheld for the calendar year. If you are a nominee, you are considered a nominee recipient. Complete this box for 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.

**Box 16.** Shows information about developments in the future that may affect the tax treatment of the security. For the latest information about developments in the future, visit [www.irs.gov/efile](http://www.irs.gov/efile) to see if you qualify for non-cost online federal tax preparation, e-filing, and direct deposit or payment options.

**CORRECTED (if checked)**

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. <b>DISCOVER BANK</b> <b>502 EAST MARKET STREET</b> <b>GREENWOOD, DE 19950</b>		PAYER'S RTN (optional) OMB No. 1545-0112 <b>2023</b> Form 1099-INT		<b>Interest Income</b>	
PAYER'S TIN 51-0020270		RECIPIENT'S TIN XXX-XX-2088		Copy B For Recipient	
RECIPIENT'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code <b>VIDYA DHARY GOPARAJU</b> <b>43583 YORKVILLE DR</b> <b>CANTON, MI 48188</b>		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 on other sanctions may be imposed on you if this income is taxable and the IRS determines that it has not been reported.	
Account number (see instructions) 7016446646		4 Federal income tax withheld \$		5 Investment expenses \$	
FATCA filing requirement <input type="checkbox"/>		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.		17 State tax withheld \$	

ITEM	GROUP	ACCOUNT NAME	TERM	ACCOUNT NUMBER	AMOUNT	DESCRIPTION
<hr/>						
FORM 1099-INT , TAXABLE LOCATION - /STATE ACCOUNT = MI/51-0020270 , FORM IDENTIFIER=7016446646 BOX 1 (INTEREST NOT IN BOX 3)		ONLINE SAVING		7016446646	374.72	
<hr/>						
FORM 1099-INT , TAXABLE LOCATION - /STATE ACCOUNT = MI/51-0020270 , FORM IDENTIFIER=7042165713 BOX 1 (INTEREST NOT IN BOX 3)		CD	24,0	7042165713	578.85	



**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](#).

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