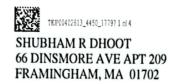
0.0000 0 DISCOVER BANK PO BOX 30416 SALT LAKE CITY, UT 84130

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



Instructions for Recipient

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)(15) 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 you by the amount of premium amortization allocable to the place the offset of the amount of interest paid to you and the premium amortization allocable to the place that the premium amortization allocable to the personal properties of the properties of the payer of the properties of the payer of the properties of the properties of the payer is only required to report the gross amount of interest paid to you. For a noncovered security ecquired at a premium, your payer will only 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 foour digits of your TIN (social security number (SSN), individual taxpayer identification number (IIN), doping the payer is only required to report the gross amount of interest paid to you will be payer in the payer is proving on the payer is reporting on the payer is characteristic to the payer is reporting on this form to pay the payer is reporting on the payer is characteristic to the payer is reporting on this form to pay the payer is reporting on the payer is characteristic to the payer is reporting on this form to pay the payer is reporting on this form to pay the payer is reporting on this form to pay the payer is reporting on this form to pay the payer is reporting on this form to pay the payer is reporting on this fo

see where to take the deduction.

Box 3. Shows interest on U.S. Seyings 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 withhold if you did not furnish your Tho ryou 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 celender year by the payer. See how to report this amount in the Instructions for Form 1040. This amount may be subject to beckup withholding. See Box 4 above. See the

CORRECTED (if checked) PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. Payer's RTN (optional) OMB No. 1545-0112 DISCOVER BANK Interest 1 Interest income Income **502 EAST MARKET STREET** Form 1099-INT GREENWOOD, DE 19950 \$ 392.61 2 Early withdrawal penalty Copy B For Recipient PAYER'S TIN RECIPIENT'S TIN 3 Interest on U.S. Savings Bonds and Treasury obligations 51-0020270 XXX-XX-8611 RECIPIENT'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code This is important tax 4 Federal income tax withheld 5 Investment expenses information and is being furnished to the IRS. If you are SHUBHAM R DHOOT 6 Foreign tax paid 7 Foreign country or U.S. possession 66 DINSMORE AVE APT 209 required to file a return, a negligence penalty or other FRAMINGHAM, MA 01702 8 Tax-exempt interest Specified private activity bond interest sanction may be imposed on you if this income is 10 Market discount 11 Bond premium taxable and the IRS FATCA filing requirement determines that it has not been reported. 12 Bond premium on Treesury obligations Bond premium on tax-exempt bond Tax-exempt and tax credit bond CUSIP no. Account number (see instructions) 15 State 16 State identification no. 17 State tax withheld 7044063473 510020270 MA www.irs.gov/Form1099INT Form 1099-INT (keep for your records) Department of the Treasury - Internal Revenue Service



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DISCOVER'

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 interestbearing 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

