IF YOU HAVE QUESTIONS CONTACT: DISCOVER BANK

PHONE: 800-347-7000

SHICHENG GUO 8730 COSTA VEDER APT: 2130 SAN DIEGO, CA 92122

Instructions for Recipient

INSTRUCTIONS TO RECIPIENT

The information provided may be different for covered and noncovered securities. For a description of covered securities, see the Instructions for Form 89.49. For a taxable covered security acquired at a premium, unless you notified the payer in writing in accordance with Regulations section 1.6045-[In]0]. That you did not want to amortize the premium under section 1.71, or for a tax-exempt covered security acquired at a premium, your payer may report either (1) a net amount of interest that reflects the offset of the amount of interest paid to you and the 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 identification number. For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number to the IRS.

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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 also may have a filing requirement. See the Instructions to Form 8938.

Instructions to 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, and uplified 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 2016 on the credit allowance dates (March 15, June 15, September 15, and acquired at a premium information, see Form 8912. See the instructions above for a taxable covered security Box 2. Shows interest was related for the credit of the

Box 2. Show a premium:

Box 2. Show 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.

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 taxpayer identification number (TIN) or you did not furnish the correct TIN to the payer. See Form W-9. Include this amount on your incomme tax return as tax withhold.

on your income tax return as tax withheld.

Box 5. Any amount shown is your share of investment expenses of a single-class REMIC. If you file Form 1040, you may deduct these expenses on the "Other expenses" line of Schedule A (Form 1040) subject to the 2% limit. This amount is included in box 1.

Box 6. Shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your Form 1040. See your Form 1040 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. Report this amount on line 8b of Form 1040 or Form 1040A. This amount may be subject to backup withholding. See box 4. 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 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 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 1099-0Ib. For a taxable or tax-exempt covered security, 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 basic 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 basic 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 1278(b). Report the accrued market discount on you income tax return as directed in the instructions for Form 1040 or 1040A. Market discount on a tax-exempt security is includible in taxable income as interest income.

127(6)). Report the accrued market discount on your income tax return as directed in the instructions for min 140 or 1040A. 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 set the interest in the section of the section

80x 14. Shows CUSIP number(s) for tax-exempt bond(s) on which tax-exempt interest was paid, or tax credit bond(s) on which tax-exempt interest was paid, or tax credit bond(s) on which tax-exempt interest was paid, or tax credit bond(s) on which tax-exempt interest was paid, or tax credit bond(s) on which tax-exempt interest was paid, or tax credit bond(s).

Boxes 16-17. 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 1094-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) 1093-INT with Form 1096 with the Internal Revenue Service Center for your area. On Form 1096 list yourself as the 'flier.' 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.

CORRECTED (if checked) PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal Payer's RTN (optional) OMB No. 1545-0112 Interest DISCOVER BANK Income 502 EAST MARKET STREET 1 Interest income GREENWOOD, DE 19950 \$ 210.75 Form 1099-INT 2 Early withdrawal penalty Copy B For Recipient PAYER'S federal identification number RECIPIENT'S identification number 3 Interest on U.S. Savings Bonds and Treas. obligations 51-0020270 XXX-XX-5836 This is important tax RECIPIENT'S name, street address (including apt. no.), city or town, state or province, country, 4 Federal income tax withheld information and is being 5 Investment expenses and ZIP or foreign postal code SHICHENG GUO Revenue Service. If you 6 Foreign tax paid 8730 COSTA VEDER 7 Foreign country or U.S. possession are required to file a return, a negligence APT: 2130 \$ penalty or other sanction 8 Tax-exempt interest 9 Specified private activity bond SAN DIEGO, CA 92122 may be imposed on you if this income is taxable and the IRS determines that it 10 Market discount 11 Bond premium has not been reported. FATCA filing requirement 12 Bond premium on Treasury obligations 13 Bond premium on tax-exempt bond 14 Tax-exempt and tax credit bond CUSIP no. Account number (see instructions) 7004829255 15 State 16 State identification no. 17 State tax withheld

Form 1099-INT

(keep for your records)

www.irs.gov/form1099int

Department of the Treasury - Internal Revenue Service

816-8219-7

ITEM	GROUP	ACCOUNT NAME TERM	ACCOUNT NUMBER	AMOUNT	DESCRIPTION
BOX 1 (INTEREST NOT IN BOX 3)		ONLINE SAVING	7004829255	210.75	