### Interest Income

**Payer’s RTN (optional):**

1. Earnings from savings and loan associations, credit unions, bank deposits, bearer certificates of deposit, etc. $
2. Early withdrawal penalty $
3. U.S. Savings Bonds, etc. $
4. Federal income tax withheld $
5. Foreign tax paid (if eligible for foreign tax credit) $
6. Foreign country or U.S. possession $

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**Form 1099-INT**

<table>
<thead>
<tr>
<th>PAYER'S name, street address, city, state, and ZIP code</th>
<th>Payer's RTN (optional)</th>
<th>OMB No. 1545-0112</th>
</tr>
</thead>
<tbody>
<tr>
<td>PAYER'S Federal identification number</td>
<td>RECIPIENT'S identification number</td>
<td>1988</td>
</tr>
<tr>
<td>RECIPIENT'S name (first, middle, last)</td>
<td></td>
<td>Interest Income</td>
</tr>
<tr>
<td>Street address</td>
<td></td>
<td>Copy B For Recipient</td>
</tr>
<tr>
<td>City, state, and ZIP code</td>
<td></td>
<td>This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this income is taxable and the IRS determines that it has not been reported.</td>
</tr>
<tr>
<td>Account number (optional)</td>
<td></td>
<td></td>
</tr>
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Department of the Treasury - Internal Revenue Service
Instructions for Recipient

Box 1.—Interest paid to you during the calendar year by the payer, other than interest shown in Box 3.

If you receive a Form 1099-INT for interest paid on a tax-exempt obligation, please see the instructions for your income tax return.

If you are a regular interest holder in a REMIC that is substantially similar to a single class investment trust, the amount in Box 1 includes your share of investment expenses of the REMIC, which are deductible as a "Miscellaneous Deduction" on Form 1040 subject to the 2% limit.

Box 2.—Interest or principal forfeited because of early withdrawal of time savings. You may deduct this on your Federal income tax return only on the specific line of Form 1040 under “Adjustments to Income.”

Box 3.—Interest on U.S. Savings Bonds, Treasury bills, Treasury bonds, and Treasury notes. This may or may not be all taxable. See Publication 550, Investment Income and Expenses. This interest is exempt from state and local income taxes.

Box 4.—Backup withholding. For example, persons not furnishing their taxpayer identification number to the payer become subject to backup withholding at a 20% rate. See Form W-9, Request for Taxpayer Identification Number and Certification, for information on backup withholding. Include this amount on your income tax return as tax withheld.

If your Federal identification number is shown on this form and two or more recipients are shown or the form includes amounts belonging to another person, you are considered a nominee recipient. You must file Form 1099-INT for each of the other owners showing the income allocable to each. File Form(s) 1099-INT with Form 1096, Annual Summary and Transmittal of U.S. Information Returns, with the Internal Revenue Service Center for your area. On Forms 1099-INT and 1096, you should be listed as the "payer." On Form 1099-INT, the other owner(s) should be listed as the "recipient." A husband or wife is not required to file a nominee return to show payments for the other.

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## Interest Income

**Statement for Recipients of Interest Income**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
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**Copy C For Payer**

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*Department of the Treasury - Internal Revenue Service*