

CORRECTED (if checked)

**Interest  
Income**

**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.

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.  <b>Cross River Bank</b> <b>885 Teaneck Road</b> <b>Teaneck, NJ 07666</b>  <b>201 808-7000</b>		Payer's RTN (optional)  <b>021214891</b>	OMB No. 1545-0112  Form <b>1099-INT</b>  (Rev. January 2022)  For calendar year 20 <u>22</u>	
PAYER'S TIN  <b>26-1942598</b>		RECIPIENT'S TIN  <b>XXX-XX-4760</b>	1 Interest income  \$ <b>79.29</b>	
PAYER'S name  <b>NANDAKUMAR THRIKKASSERY</b>  Street address (including apt. no.)  <b>9631 Baytown Coast</b>  City or town, state or province, country, and ZIP or foreign postal code  <b>San Antonio, TX 78254</b>		2 Early withdrawal penalty  \$		3 Interest on U.S. Savings Bonds and Treasury obligations  \$
FATCA filing requirement <input type="checkbox"/>		4 Federal income tax withheld <b>\$</b>		
Account number (see instructions)  <b>Upgrade-2809755107</b>		5 Investment expenses <b>\$</b>		6 Foreign tax paid <b>\$</b>
14 Tax-exempt and tax credit bond CUSIP no.		7 Foreign country or U.S. possession <b>\$</b>		
15 State		8 Tax-exempt interest <b>\$</b>		9 Specified private activity bond interest <b>\$</b>
16 State identification no.		10 Market discount <b>\$</b>		
17 State tax withheld <b>\$</b>		11 Bond premium <b>\$</b>		12 Bond premium on Treasury obligations <b>\$</b>
13 Bond premium on tax-exempt bond <b>\$</b>		14 Tax-exempt and tax credit bond CUSIP no.		

## 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 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 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 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-OID. 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 Form 1040. Market discount on a tax-exempt security is includible in taxable income as interest income.

*(Continued on the back of Copy 2.)*

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PAYER'S TIN  <b>26-1942598</b>		RECIPIENT'S TIN  <b>XXX-XX-4760</b>	1 Interest income \$ <b>79.29</b>		
RECIPIENT'S name  <b>NANDAKUMAR THRIKKASSERY</b>  Street address (including apt. no.)  <b>9631 Baytown Coast</b>  City or town, state or province, country, and ZIP or foreign postal code  <b>San Antonio, TX 78254</b>		2 Early withdrawal penalty \$		<b>Copy 2</b>	
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		<b>To be filed with recipient's state income tax return, when required.</b>	
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 \$			
Account number (see instructions)  <b>Upgrade-2809755107</b>		14 Tax-exempt and tax credit bond CUSIP no.		15 State	16 State identification no.
					17 State tax withheld \$