

NORTH SHORE COMMUNITY BANK & TRUST  
 9801 W HIGGINS, BOX 32  
 ROSEMONT IL 60018

380D0120000006

PAGE 1 OF 4

000006-000006-001



KEERTHANA CHITREDDY  
 1559 S WOLF RD APT 101  
 CHICAGO IL 60070-1732

This information is being furnished to the  
 United States Internal Revenue Service.

FOR ASSISTANCE CALL:  
 (847) 853-1145 PERSO

UNIQUE FORM IDENTIFIER: 3801000006

000006-000006-001

2022 FORM 1042-S Foreign Person's U.S. Source Income Subject to Withholding

OMB NO. 1545-0096  
 Copy B for Recipient

1	Income code	29	13b	Recipient's country code	IN
2	Gross income	100	13e	Recipient's U.S. TIN, if any	
3	Chapter indicator. Enter "3" or "4"	3	13f	Ch. 3 status code	16
3a	Exemption code	02	13g	Ch. 4 status code	23
3b	Tax rate	00.00	13h	Recipient's GIIN	
4a	Exemption code		13i	Recipient's foreign tax ID, if any	
4b	Tax rate		13j	LOB code	
5	Withholding allowance	0	13k	Recipient's account number	0380014051400001
6	Net income	0	13l	Recipient's date of birth (YYYYMMDD)	19970704
7a	Federal tax withheld	- 0 -	14a	Primary WH Agent's Name (if applicable)	
7b	Check if federal tax withheld was not deposited with the IRS because escrow procedures were applied (see instructions)		14b	Primary WH Agent's EIN	
7c	Check if withholding occurred in subsequent year with respect to a partnership interest		15	Check if pro-rata basis reporting	
8	Tax WH by other agents	0	15a	IFLWTHR entity's EIN, if any	
9	Overwithheld tax repaid to recipient pursuant to adjustment procedures (see instructions)	0	15b	Ch. 3 status code	
10	Total withholding credit (combine boxes 7a, 8 and 9)	0	15c	Ch. 4 status code	
11	Tax paid by withholding agent (amounts not withheld) (see instructions)	0	15d, h-i	IFLWTHR entity's name, street address, city or town, state or province, country, ZIP or foreign postal code	
12a	WH agent's EIN	36-3970472	15e	IFLWTHR entity's GIIN	
12b	Ch. 3 status code	15	15f	Country code	
12c	Ch. 4 status code	01	15g	IFLWTHR entity's foreign tax ID, if any	
12d, h-i	Withholding agent's name, street address, city or town, state or province, country, ZIP or foreign postal code NORTH SHORE COMMUNITY BANK & TRUST 9801 W HIGGINS, BOX 32 ROSEMONT IL 60018		16a	Payer's name	
12e	WH agent's GIIN		16b	Payer's TIN	
12f	Country code	US	16c	Payer's GIIN	
12g	WH agent's foreign taxpayer ID, if any		16d	Ch. 3 status code	
13a, c-d	Recipient's name, street address, city or town, state or province, country, ZIP or foreign postal code KEERTHANA CHITREDDY 1559 S WOLF RD APT 101 CHICAGO IL 60070-1732		16e	Ch. 4 status code	
			17a	State income tax withheld	0
			17b	Payer's state tax no.	
			17c	Name of state	



# U.S. Income Tax Filing Requirements

Generally every nonresident alien individual, nonresident alien fiduciary and foreign corporation with U.S. income, including income that is effectively connected with the conduct of a trade or business in the United States, must file a U.S. income tax return. However, no return is required to be filed by a nonresident alien individual, nonresident alien fiduciary or foreign corporation if such person was not engaged in a trade or business in the United States at any time during the tax year and if all others file Form 1040-NR. You may get the return forms and instructions at IRS.gov at any U.S. Embassy or consulate or by writing to Internal Revenue Service, 1201 N. Mitsubishi Motorway, Bloomington, IL 61705-6613.

En règle générale, tout étranger non-résident, tout organisme fiduciaire étranger non-résident et toute société étrangère percevant un revenu aux États-Unis y compris tout revenu dérivé en fait du développement d'un commerce ou d'une affaire aux États-Unis, doit produire une déclaration d'impôt sur le revenu auprès des services fiscaux des États-Unis. Cependant, aucune déclaration d'impôt sur le revenu n'est exigée d'un étranger non-résident d'un organisme fiduciaire étranger non-résident pendant l'année fiscale et si les impôts dont ils sont redevables, ont été entièrement acquittés 1120-F, tous les autres redevables doivent remplir le formulaire 1040-NR. On peut se procurer les formulaires de déclarations d'impôts et les instructions y afférentes à IRS.gov et dans toutes les ambassades et tous les consulats des États-Unis. On peut également s'adresser pour tout renseignement à Internal Revenue Service, 1201 N. Mitsubishi Motorway, Bloomington, IL 61705-6613.

Por regla general, todo extranjero no residente, todo organismo fiduciario extranjero no residente y toda sociedad extranjera que recibe ingresos en los Estados Unidos, incluyendo ingresos relacionados con la conducción de un negocio o comercio dentro de los Estados Unidos, deberá presentar una declaración anual de impuestos a U.S. income tax. Sin embargo, no se requiere declaración alguna a un individuo extranjero, una sociedad extranjera u organismo fiduciario extranjero no residente si tal persona no ha efectuado comercio o negocio en los Estados Unidos durante el año fiscal y si los redevables con los impuestos de tal persona ha sido totalmente pagamente mediante cualquier Embajada o Consulado de los Estados Unidos o escribiendo directamente a Internal Revenue Service, 1201 N. Mitsubishi Motorway, Bloomington, IL 61705-6613.

Im allgemeinen muss jede ausländische Einzelperson, jeder ausländische Bevollmächtigte und jede ausländische Gesellschaft mit Einkommen in den Vereinigten Staaten, einschließlich des Einkommens, welches direkt mit der Ausübung von Handel oder Gewerbe innerhalb der Staaten verbunden ist, eine Einkommensteuererklärung der Vereinigten Staaten abgeben. Eine Erklärung muss jedoch nicht von Ausländern, ausländischen Bevollmächtigten oder ausländischen Gesellschaften in den Vereinigten Staaten eingereicht werden, falls eine solche Person während des Steuerjahres kein Gewerbe oder Handel in den Vereinigten Staaten ausgeübt hat und die Steuerschuld durch Erhebung der Steuern der Vereinigten Staaten durch die Einkommensabgabe abgegolten ist. Gesellschaften rechnen den Vorzug 1120-F ein; alle anderen rechnen das Formblatt 1040-NR ein. Einkommensteuererklärungen und -Instruktionen können unter IRS.gov und bei anderen rechten das Formblatt 1040-NR ein. Einkommensteuererklärungen und Instruktionen können unter IRS.gov und bei anderen rechten das Formblatt 1040-NR ein. Einkommensabgabe abgegolten werden. Um weitere Informationen werde man sich bitte an Internal Revenue Service, 1201 N. Mitsubishi Motorway Bloomington, IL 61705-6613.

## Explanation of Codes

Box 1 Income code.

Code	Types of Income
01	Interest paid by U.S. obligors - general
02	Interest paid on real property mortgages
03	Interest paid to controlling foreign corporations
04	Interest paid by foreign corporations
05	Interest on tax free covenant bonds
22	Interest paid on deposit with a foreign branch of a domestic corporation or partnership
29	Deposit interest
30	Original issue discount (OID)
31	Short-term OID
33	Substitute payment - interest
81	Interest paid on certain actively traded or publicly offered securities <sup>1</sup>
84	Substitute payments - interest from certain actively traded or publicly offered securities <sup>1</sup>

06	Dividends paid by U.S. corporations - general
07	Dividends qualifying for direct dividend rate
08	Dividends paid by foreign corporations
34	Substitute payment - dividends
40	Other dividend equivalents under IRC section 871(m)
52	Dividends paid on certain actively traded or publicly offered securities <sup>1</sup>
53	Substitute payments-dividends from certain actively traded or publicly offered securities <sup>1</sup>
56	Dividend equivalents under IRC section 871(m) as a result of applying the combined transaction rules
09	Capital gains
10	Industrial royalties
11	Motion picture or television copyright royalties
12	Other royalties (for example, copyright, software, broadcasting, endorsement payments)
13	Royalties paid on certain publicly offered securities <sup>1</sup>
14	Royalties paid on certain natural resources royalties
15	Real property income and natural resources royalties
16	Pensions, annuities, alimony, and/or insurance premiums
17	Scholarship or fellowship grants
18	Compensation for independent personal services <sup>2</sup>
19	Compensation for dependent personal services <sup>2</sup>
19	Compensation for teaching <sup>2</sup>

<sup>1</sup> This code should only be used if the income paid is described in Regulations section 1.1441-6(c)(2) and the withholding agent has reduced the rate of withholding under an income tax treaty with the recipient providing a U.S. or foreign TIN.  
<sup>2</sup> If compensation that otherwise would be covered under Income Codes 17 through 20 is directly attributable to the recipient's occupation as an artist or athlete, use Income Code 42 or 43 instead.

## Explanation of Codes (continued)

20	Compensation during studying and training <sup>3</sup>
23	Other income
24	Qualified investment entity (QIE) distributions of capital gains
25	Trust distributions subject to IRC section 1445
26	Unsevered growing crops and timber distributions by a trust subject to IRC section 1445
27	Publicly traded partnership distributions subject to IRC section 1446
28	Gambling winnings <sup>4</sup>
32	Notional principal contract income <sup>4</sup>
35	Substitute payment - other
36	Capital gains distributions
37	Return of capital
38	Eligible deferred compensation items subject to IRC section 877A(d)(1)
39	Distributions from a nongrantor trust subject to IRC section 877A(f)(1)
41	Guarantee of indebtedness
42	Earnings as an artist or athlete - no central withholding agreement <sup>5</sup>
43	Earnings as an artist or athlete - central withholding agreement <sup>5</sup>
44	Specified federal procurement payments
50	Income previously reported under escrow procedure <sup>6</sup>
55	Taxable death benefits on life insurance contracts
57	Amount realized under IRC section 1446(f)

Boxes 3a and 4a. Exemption Code (applies if the tax rate entered in box 3b or 4b is 00.00).

Code	Authority for Exemption
<b>Chapter 3</b>	
01	Effectively connected income
02	Exempt under IRC <sup>7</sup>
03	Income is not from U.S. sources
04	Exempt under tax treaty
05	Portfolio interest exempt under IRC

<sup>1</sup> If compensation that otherwise would be covered under Income Codes 17 through 20 is directly attributable to the recipient's occupation as an artist or athlete, use Income Code 42 or 43 instead.  
<sup>2</sup> Subject to 30% withholding rate unless the recipient is from one of the treaty countries listed under Gambling winnings (Income Code 28) in Pub. 515.  
<sup>3</sup> Use appropriate Interest Income Code for imbedded interest in a notional principal contract.  
<sup>4</sup> Income Code 43 should only be used if Letter 4492, Venue Notification, has been issued by the Internal Revenue Service (otherwise use Income Code 42 for earnings as an artist or athlete). If Income Code 42 or 43 is used, Recipient Code 22 (artist or athlete) should be used instead of Recipient Code 16 (individual), 15 (corporation), or 08 (partnership) other than withholding foreign partnership.  
<sup>5</sup> Use only to report gross income the tax for which is being deposited in the current year because such tax was previously escrowed for chapters 3 and 4 and the withholding agent previously reported the gross income in a prior year and checked the box to report the tax as not deposited under the escrow procedure. See the instructions to this form for further explanation.  
<sup>6</sup> This code should only be used if no other specific chapter 3 exemption code applies.  
<sup>7</sup> Use only to report U.S. reportable account or nonconsenting U.S. account that is receiving a payment subject to chapter 3 withholding.  
<sup>8</sup> Use only if applying the escrow procedure for dormant accounts under Regulations section 1.1471-4(b)(8). If tax was withheld and deposited under chapter 3, do not check box 7b ("tax not deposited with IRS pursuant to escrow procedure"). You must instead enter "3" in box 3 and complete box 3b.

## Explanation of Codes (continued)

10	Trust other than Withholding Foreign Trust
11	Withholding Foreign Trust
12	Qualified Intermediary
13	Qualified Securities Lender - Qualified Intermediary
14	Qualified Securities Lender - Other
15	Corporation
16	Individual
17	Estate
18	Private Foundation
19	International Organization
20	Tax Exempt Organization (Section 501(c) entities)
21	Unknown Recipient
22	Artist or Athlete
23	Pension
24	Foreign Central Bank of Issue
25	Nonqualified Intermediary
26	Hybrid entity making Treaty Claim
27	Qualified Derivatives Dealer
28	Foreign Government - Integral Part
29	Foreign Government - Controlled Entity
30	Publicly Traded Partnership

## Pooled Reporting Codes<sup>10</sup>

27	Withholding Rate Pool - General
28	Withholding Rate Pool - Exempt Organization
29	PAI Withholding Rate Pool - General
30	PAI Withholding Rate Pool - Exempt Organization
31	Agency Withholding Rate Pool - General
32	Agency Withholding Rate Pool - Exempt Organization

## Chapter 4 Status Codes

01	U.S. Withholding Agent - FI
02	U.S. Withholding Agent - Other
03	Territory FI - not treated as U.S. Person
04	Territory FI - treated as U.S. Person

<sup>10</sup> Codes 27 through 32 should only be used by a QI, QSL, WP, or WT. A QI acting as a QDD may use only code 27 or 28.  
<sup>11</sup> This code should only be used if income is paid to an account that is excluded from the definition of financial account under Regulations section 1.1471-5(b)(2) or under Annex II of the applicable Model 1 IGA or Model 2 IGA.  
<sup>12</sup> This code should only be used when the withholding agent has received a certification on the FFI withholding statement of a participating FFI or registered deemed-compliant FFI that maintains the account that the FFI has reported the account held by the passive NFFE as a U.S. reportable account under its FATCA requirements. The withholding agent must report the name and GIN of such FFI in boxes 15d and 15e.  
<sup>13</sup> This code should only be used by a withholding agent that is reporting a payment (or portion of a payment) made to a QI with respect to the QI's recalcitrant account holders.

## Chapter 4 Status Codes (continued)

05	Participating FFI - Other
06	Participating FFI - Reporting Model 2 FFI
07	Registered Deemed-Compliant FFI - Reporting Model 1 FFI
08	Registered Deemed-Compliant FFI - Sponsored Entity
09	Registered Deemed-Compliant FFI - Other
10	Certified Deemed-Compliant FFI - Other
11	Certified Deemed-Compliant FFI - FFI with Low Value Accounts
12	Certified Deemed-Compliant FFI - Nonregistering Local Bank
13	Certified Deemed-Compliant FFI - Sponsored Entity
14	Certified Deemed-Compliant FFI - Investment Entity that does not maintain financial accounts
15	Nonparticipating FFI
16	Owner-Documented FFI
17	U.S. Branch - treated as U.S. person
18	U.S. Branch - not treated as U.S. person (reporting under section 1471)
19	Passive NFFE identifying Substantial U.S. Owners
20	Passive NFFE with no Substantial U.S. Owners
21	Publicly Traded NFFE or Affiliate of Publicly Traded NFFE
22	Active NFFE
23	Individual
24	Section 501(c) Entities
25	Excepted Territory NFFE
26	Excepted NFFE - Other
27	Excepted Beneficial Owner
28	Entity Wholly Owned by Exempt Beneficial Owners
29	Unknown Recipient
30	Recalcitrant Account Holder
31	Nonreporting IGA FFI
32	Direct reporting NFFE
33	U.S. reportable account
34	Nonconsenting U.S. account
35	Sponsored direct reporting NFFE
36	Excepted Inter-Affiliate FFI
37	Undocumented Pre-existing Obligation

## Chapter 4 Status Codes (continued)

38	U.S. Branch - ECI presumption applied
39	Account Holder of Excluded Financial Account <sup>11</sup>
40	Passive NFFE reported by FFI <sup>12</sup>
41	NFFE subject to 1472 withholding
50	U.S. Withholding Agent - Foreign branch of FI

## Pooled Reporting Codes

42	Recalcitrant Pool - No U.S. Indicia
43	Recalcitrant Pool - U.S. Indicia
44	Recalcitrant Pool - Dormant Account
45	Recalcitrant Pool - U.S. Persons
46	Recalcitrant Pool - Passive NFFEs
47	Nonparticipating FFI Pool
48	U.S. Payees Pool
49	OI-Recalcitrant Pool - General <sup>13</sup>

Box 13j. LOB Code (enter the code that best describes the applicable limitation on benefits (LOB) category that qualifies the taxpayer for the requested treaty benefits).

## LOB Code LOB Treaty Category

02	Government - contracting state/political subdivision/local authority
03	Tax exempt pension trust/Pension fund
04	Tax exempt/Charitable organization
05	Publicly traded corporation
06	Subsidiary of publicly traded corporation
07	Company that meets the ownership and base erosion test
08	Company that meets the derivative benefits test
09	Company with an item of income that meets the active trade or business test
10	Discretionary determination
11	Other
12	No LOB article in treaty

**FIFTH THIRD BANK, N.A.**  
 DEPOSITOR SERVICES MD1MOC2Y  
 CINCINNATI, OH 45263

0155480



XXX-XX-8751  
 RECIPIENT'S TIN

31-0676865  
 PAYER'S TIN

1-800-972-3030  
 PAYER'S Telephone number

**VENKA RAJEEV REDDY MALIPEDDI**  
**309 COBBLESTONE LNDG**  
**MT JULIET TN 37122-7493**

CORRECTED (if checked)

Payer's RTN (optional)

1 Interest income		2 Early withdrawal penalty		3 Interest on U.S. Savings Bonds and Treasury obligations		4 Federal income tax withheld		5 Investment expenses		OMB NO. 1545-0112 FORM <b>1099-INT</b> (Rev. January 2022)
\$375.00		\$0.00		\$0.00		\$0.00		\$0.00		
6 Foreign tax paid		7 Foreign country or U.S. possession		8 Tax-exempt interest		9 Specified private activity bond interest		10 Market discount		For calendar year 2022
\$0.00				\$0.00		\$0.00		\$0.00		
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	FATCA filing requirement		<b>Interest Income</b>  <b>Copy B For Recipient</b>	
\$0.00	\$0.00	\$0.00				\$0.00	<input type="checkbox"/>			
CODE	ACCOUNT NUMBER	AMOUNT		CODE	ACCOUNT NUMBER	AMOUNT		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 may be imposed on you if this income is taxable and the IRS determines that it has not been reported.		
CK	7983172995	\$375.00								

Codes: SV = Savings; CK = Interest-Bearing Checking; CDXXX = Certificate of Deposit; SB = Savings Bond Interest; CB = Cash Bonus Coupon;  
 ML = Mortgage Loan; AE = Agiletics Escrow; CL = Commercial Loan, AG=Agiletics

### 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 not 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 also may 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 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 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.

**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, see the Instructions for Schedule B (Form 1040) to determine the net amount of interest includible in income on Form 1040 or 1040-SR with respect to the security. If an amount is not reported in this box for a taxable covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 1. If the amount in box 11 is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2(a)(4).

**Box 12.** For a U.S. Treasury obligation that is a covered security, 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, see the instructions for Schedule B (Form 1040) to determine the net amount of interest includible in income on Form 1040 or 1040-SR with respect to the U.S. Treasury obligation. If an amount is not reported in this box for a U.S. Treasury obligation that is a covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 3. If the amount in box 12 is greater than the amount of interest paid on the U.S. Treasury obligation, see Regulations section 1.171-2(a)(4).

**Box 13.** For a tax-exempt covered security, shows the amount of premium amortization allocable to the interest payment(s). If an amount is reported in this box, see Pub. 550 to determine the net amount of tax-exempt interest reportable on Form 1040 or 1040-SR. If an amount is not reported in this box for a tax-exempt covered security acquired at a premium, the payer has reported a net amount of interest in box 8 or 9, whichever is applicable. If the amount in box 13 is greater than the amount of interest paid on the tax-exempt covered security, the excess is a nondeductible loss. See Regulations section 1.171-2(a)(4)(ii).

**Box 14.** Shows CUSIP number(s) for a tax-exempt bond(s) on which tax-exempt interest was paid, or tax credit bond(s) on which taxable interest was paid or 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.

**Nominees.** If this form includes amounts belonging to another person(s), you are considered a nominee recipient. Complete a Form 1099-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) 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.

**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](http://www.irs.gov/Form1099INT).

**Free File Program.** Go to [www.irs.gov/FreeFile](http://www.irs.gov/FreeFile) to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.

**THIS DOCUMENT ISSUED AS A YEAR 2022 TAX STATEMENT FOR A 1099 INFORMATION RETURN, 1098 MORTGAGE INTEREST STATEMENT OR 1098-E STUDENT LOAN STATEMENT. READ CAREFULLY**

**TAX YEAR 2022**

WELLS FARGO BANK, N.A.  
1-800-TO-WELLS (800-869-3557)  
P.O. BOX 3908 373  
PORTLAND, OR 97208

Date: 12/31/22  
E.I.N.94-1347393

COPY B FOR RECIPIENT
FOR TAX YEAR 2022
TAXPAYER ID NUMBER XXX-XX-8751

VENKAT RAJEEV R MALIPEDDI  
RAJINI MALIPEDDI  
KRISHNA REDDY MALIPEDDI  
336 WOODSIDE CT APT 89  
ROCHESTER HILLS MI 48307-4169

2022 - 1099-INT, INTEREST INCOME		
	ACCOUNT NUMBER	
CHECKING INT	2100 000002308332275	
BOX 1	INTEREST INCOME	300.00
TOTAL INTEREST		300.00

**1099-INT, Interest Income, OMB No 1545-0112**

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.

**PLEASE SEE REVERSE SIDE FOR INSTRUCTIONS**

## Instructions for Recipient

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**Free File Program.** Go to [www.irs.gov/FreeFile](http://www.irs.gov/FreeFile) to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.

American Express National Bank  
P.O. Box 30384  
Salt Lake City, UT 84130-0384



# Savings

00003748 TAMXIN011223050908 66 000000000 002



VENKAT RAJEEV MALIPEDDI  
180 WALLACE RD  
N2  
NASHVILLE, TN 37211

For questions please call: 1-800-446-6307

CORRECTED (if checked)

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. <b>AMERICAN EXPRESS NATIONAL BANK</b> <b>P.O. BOX 30384</b> <b>SALT LAKE CITY, UT 84130-0384</b> <b>1-800-446-6307</b>		Payer's RTN (optional)	OMB No. 1545-0112  <div style="text-align: center;"><b>2022</b></div>	<b>Interest Income</b>	
<b>1 Interest income</b> <div style="text-align: right;"><b>\$135.14</b></div>		<b>2 Early withdrawal penalty</b>			
<b>PAYER'S TIN</b> 11-2869526	<b>RECIPIENT'S TIN</b> XXX-XX-8751	<b>3 Interest on U.S. Savings Bonds and Treasury obligations</b>		<b>Copy B For Recipient</b>  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 may be imposed on you if this income is taxable and the IRS determines that it has not been reported.	
RECIPIENT'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code <b>VENKAT RAJEEV MALIPEDDI</b> <b>180 WALLACE RD</b> <b>N2</b> <b>NASHVILLE, TN 37211</b>		<b>4 Federal income tax withheld</b>	<b>5 Investment expenses</b>		
		<b>6 Foreign tax paid</b>	<b>7 Foreign country or U.S. possession</b>		
		<b>8 Tax-exempt interest</b>	<b>9 Specified private activity bond interest</b>		
		<b>10 Market discount</b>	<b>11 Bond Premium</b>		
		<b>12 Bond premium on Treasury obligations</b>	<b>13 Bond premium on tax-exempt bond</b>		
Account number (see instructions) <b>See Details Below</b>		<b>14 Tax-exempt and tax credit bond CUSIP no.</b>	<b>15 State</b>	<b>16 State identification no.</b>	<b>17 State tax withheld</b>

Form **1099-INT** (keep for your records) [www.irs.gov/form1099int](http://www.irs.gov/form1099int) Department of the Treasury - Internal Revenue Service

See Details

ACCOUNT NUMBER	INTEREST INCOME	EARLY WITHDRAWAL PENALTY	FEDERAL INCOME TAX WITHHELD
xxxxxxx6578	\$135.14		
<b>Total</b>	<b>\$135.14</b>		



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CORRECTED (if checked)

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.  CapitalJ Inc. (DBA Juno) 1390 Market St, Suite 200, San Francisco, CA 94102 +1(415)-969-5775		Payer's RTN (optional)	OMB No. 1545-0112  Form <b>1099-INT</b> (Rev. January 2022)		<b>Interest Income</b>
PAYER'S TIN  85-1284347		RECIPIENT'S TIN  8751	1 Interest income  \$2640.28	For calendar year 20 <u>22</u>	
RECIPIENT'S name  Venkat Rajeev R Malipeddi  Street address (including apt. no.)  309 COBBLESTONE LNDG  City or town, state or province, country, and ZIP or foreign postal code  MOUNT JULIET TN 37122		2 Early withdrawal penalty  \$0		<b>Copy B</b>  <b>For Recipient</b>  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.	
3 Interest on U.S. Savings Bonds and Treasury obligations  \$0		4 Federal income tax withheld  \$0			5 Investment expenses  \$0
6 Foreign tax paid  \$0		7 Foreign country or U.S. possession  0			
8 Tax-exempt interest  \$0		9 Specified private activity bond interest  \$0			
10 Market discount  \$0		11 Bond premium  \$0			
12 Bond premium on Treasury obligations  \$0		13 Bond premium on tax-exempt bond  \$0			
14 Tax-exempt and tax credit bond CUSIP no.  9800497302		15 State	16 State identification no.		17 State tax withheld  \$0
Account number (see instructions)		FATCA filing requirement  <input type="checkbox"/>			\$0

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

GOLDMAN SACHS BANK USA  
 PO BOX 70379  
 PHILADELPHIA, PA 19176-0379

**Combined Statement For Form  
 1099-INT for Tax Year 2022**

Interest Income - Copy B - For Recipient

OMB No. 1545-0112

**Return Service Requested**

148402/gec004-1317412-/-R000/00000000  
 VENKAT MALIPEDDI  
 336 WOODSIDE COURT  
 89  
 ROCHESTER HILLS, MI 48307

<b>PAYER'S TIN</b>
13-3571598
<b>CUSTOMER SERV PH#</b>
855-730-7283
<b>RECIPIENT'S TIN</b>
XXX-XX-8751

FATCA Filing requirement

**KEEP FOR YOUR RECORDS**

ACCOUNT NUMBER	IRS DESCRIPTION	IRS BOX #	AMOUNT
300015366841	Interest income	1	470.89
	Early withdrawal penalty	2	0.00
	Interest on U.S. Savings Bonds and Treasury obligations	3	0.00
	<b>Federal income tax withheld</b>	<b>4</b>	<b>0.00</b>
	Investment expenses	5	0.00
	Foreign tax paid	6	0.00
	Foreign country or U.S. possession	7	
	Tax-exempt interest	8	0.00
	Specified private activity bond interest	9	0.00
	Market discount	10	0.00
	Bond premium	11	0.00
	Bond premium on treasury obligations	12	0.00
	Bond premium on tax-exempt bond	13	0.00
	Tax exempt and tax credit bond CUSIP no.	14	
	State	15	
	State identification no.	16	
	State tax withheld	17	0.00

14840200100200000010



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 may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

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**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.

**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, see the Instructions for Schedule B (Form 1040) to determine the net amount of interest includible in income on Form 1040 or 1040-SR with respect to the security. If an amount is not reported in this box for a taxable covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 1. If the amount in box 11 is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2(a)(4).

**Box 12.** For a U.S. Treasury obligation that is a covered security, 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, see the Instructions for Schedule B (Form 1040) to determine the net amount of interest includible in income on Form 1040 or 1040-SR with respect to the U.S. Treasury obligation. If an amount is not reported in this box for a U.S. Treasury obligation that is a covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 3. If the amount in box 12 is greater than the amount of interest paid on the U.S. Treasury obligation, see Regulations section 1.171-2(a)(4).

**Box 13.** For a tax-exempt covered security, shows the amount of premium amortization allocable to the interest payment(s). If an amount is reported in this box, see Pub. 550 to determine the net amount of tax-exempt interest reportable on Form 1040 or 1040-SR. If an amount is not reported in this box for a tax-exempt covered security acquired at a premium, the payer has reported a net amount of interest in box 8 or 9, whichever is applicable. If the amount in box 13 is greater than the amount of interest paid on the tax-exempt covered security, the excess is a nondeductible loss. See Regulations section 1.171-2(a)(4)(ii).

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

**Nominees.** If this form includes amounts belonging to another person(s), you are considered a nominee recipient. Complete a Form 1099-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) 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.

**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](http://www.irs.gov/Form1099INT).

**Free File Program.** Go to [www.irs.gov/FreeFile](http://www.irs.gov/FreeFile) to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.

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 may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

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