

Citibank Client Services 789
P.O. Box 769013
San Antonio, TX 78245-9013

001/R1/04F041
2023 IRS Form 1099-INT
Interest Income
OMB No. 1545-0112

RAMYA GOPALAKRISHNAN
2232 PRESTON BEND STREET
FRISCO TX 75036

PAYER'S name:
Citibank, N.A.
PAYER'S TIN:
13-5266470

Page 1 of 3

STATEMENT OF INTEREST INCOME

RECIPIENT'S TIN: XXX-XX-1226

Summary - Total Amounts Reported to Internal Revenue Service

Total Interest Income	(Line 1):	\$350.36
Total Early Withdrawal Penalty	(Line 2):	\$0.00
Total Interest on U.S. Savings Bonds/Treas. Oblig.	(Line 3):	\$0.00
Total Federal Income Tax Withheld	(Line 4):	\$0.00

FATCA filing requirement

If you have any questions or problems regarding the information above, please call Citiphone Banking at 1-888-248-4226* or international at 210-677-3777. For TTY: We accept 711 or other Relay Service. Representatives are available to assist you 24 hours a day, 7 days a week.

* To ensure quality service, calls may be monitored and recorded.

Please allow until February 10, 2024 to receive tax year 2023 income information on any other Citibank accounts you may have.

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.

STATEMENT OF INTEREST INCOME

Continued

Account Title	Account Number Account Type Account Status	Line 1) Line 2) Line 3) Line 4)	Interest Income not included on Line 3 Early Withdrawal Penalty Interest on U.S. Savings Bonds and Treas. Obligations Federal Income Tax Withheld
---------------	--	---	---

RAMYA GOPALAKRISHNAN	XXXXXXX4821 1 Year CD Closed	Line 1)	\$350.36
----------------------	------------------------------------	---------	----------

STATEMENT OF INTEREST INCOME

Continued

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 generally must 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 to Form 8938.

Account number. May show an account or other unique number the payer assigned to distinguish your account.

Line 1. Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown in line 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.

Line 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.

Line 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 Line 1. See the instructions above for a taxable covered security acquired at a premium.

Line 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.

Line 15-17. State tax withheld reporting lines.

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.

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

