

1098, Copy B, For Payer/Borrower, OMB #1545-1380
1098-E, Copy B, For Borrower, OMB #1545-1576
1098-DIV, Copy B, For Recipient, OMB #1545-0110
1098-INT, Copy B, For Recipient, OMB #1545-0112
1098-MISC, Copy B, For Recipient, OMB #1545-0115
1099-OID, Copy B, For Recipient, OMB #1545-0117
1099-Q, Copy B, For Recipient, OMB #1545-1760
1099-SA, Copy B, For Recipient, OMB #1545-1517
5498, Copy B, For Participant, OMB #1545-0747
5498-ESA, Copy B, For Beneficiary, OMB #1545-1815
5498-SA, Copy B, For Participant, OMB #1545-1515

Tax Statement for Forms 1098, 1099, 5498 for Year 2023

NAME, ADDRESS AND FEDERAL I.D. NO.
CIT BANK DIV OF FIRST CITIZENS BANK
75 N. FAIR OAKS AVENUE HQ 06-07
PASADENA CA 91103

CUSTOMER NAME, ADDRESS
SARASWATHI SEEMAKURTHI
1911 CANYON LN
MELISSA TX 75454

Payer's TIN 56-0223230
Questions? (855) 462-2652

447D0100238908-1

FORM 1 OF 1

2023 FORM 1099-INT: INTEREST INCOME

Account Type	Account Number	Deposit ID	IRS Description	IRS Box#	Amount
Savings	05091350302 00001		Interest income	1	4,599.39
			Federal income tax w/h	4	0.00
TOTALS:			Interest income	1	4,599.39
			Federal income tax withheld	4	0.00

TAXPAYER TIN

***-**-5650

(keep for your records)

www.irs.gov/Form

Department of the Treasury - Internal Revenue Service

For Form 1099-DIV, INT, MISC, OID, and Q, 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.
Form 1099-OID: This may not be the correct figure to report on your income tax return. See instructions on the back.
Form 1099 - Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.
Form 1098 - The information in boxes 1 through 9 and 11 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 the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 8, or because you didn't report the refund of interest (box 4); or because you claimed a non-deductible item.

1098-E - OMB #1545-1576
A person (including a financial institution, a governmental unit, and an educational institution) that receives interest payments of \$600 or more during the year on one or more qualified student loans must furnish this statement to you.
You may be able to deduct student loan interest that you actually paid in 2023 on your income tax return. However, you may not be able to deduct the full amount of interest reported on this statement. Do not contact the recipient/lender for explanations of the requirements for (and how to figure) any allowable deduction for the interest paid. Instead, for more information, see Pub. 970, and the Student Loan Interest Deduction Worksheet in the Instructions for Form 1040.

Borrower'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.
Box 1. Shows the interest received by the lender during the year on one or more student loans made to you. For loans made on or after September 1, 2004, box 1 must include loan origination fees and capitalized interest received in 2023. If your loan was made before September 1, 2004, you may be able to deduct loan origination fees and capitalized interest not reported in box 1.
Box 2. If checked, indicates that loan origination fees and/or capitalized interest are not included in box 1 for loans made before September 1, 2004. See Pub. 970 for how to figure any deductible loan origination fees or capitalized interest.

Future developments. For the latest information about developments related to Form 1098-E and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1098E. 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.

1098 - OMB #1545-1380
A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least \$600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.
If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount each borrower paid and points paid by the seller that represent each borrower's share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported in box 4.
If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Schedule A, C, or E (Form 1040) for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 535.

Payer's/borrower's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the issuer has reported your complete TIN to the IRS.
Account number. May show an account or other unique number the lender has assigned to distinguish your account.

Box 1. Shows the mortgage interest received by the recipient/lender during the year. This amount includes interest on any obligation secured by real property, including a mortgage, home equity loan, or line of credit. This amount does not include points, government subsidy payments, or seller payments on a "buydown" mortgage. Such amounts are deductible by you only in certain circumstances. CAUTION: If you prepaid interest in the calendar year that ended in full by January 15 of the subsequent year, the prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in the calendar year paid even though it may be included in box 1. If you hold a mortgage credit certificate and can claim the mortgage interest credit, see Form 8396. If the interest was paid on a mortgage, home equity loan, or line of credit secured by a qualified residence, you can only deduct the interest paid on acquisition indebtedness, and you may be subject to a deduction limitation.

SEE REVERSE SIDE FOR OPENING INSTRUCTIONS

CIT BANK DIV OF FIRST CITIZENS BANK
75 N. FAIR OAKS AVENUE HQ 06-07
PASADENA CA 91103

00248708
248708-008692-001

FIRST-CLASS MAIL
PRESORTED
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IMPORTANT TAX RETURN DOCUMENT ENCLOSED

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