Citibank Client Services 003 P.O. Box 769013 San Antonio, TX 78245-9013

2017 IRS Form 1099-INT Interest Income OMB No. 1545-0112

KARTHIKKUMAR THIRUGNANAM 7400 JOHNSON FARM LANE APT 408 CHADDS FORD PA 19317 PAYER'S name: Citibank, N.A. PAYER'S Fed. Id. No.: 13-5266470

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## STATEMENT OF INTEREST INCOME

RECIPIENT'S identification number: XXX-XX-3049

Summary - Total Amounts Reported to Internal Revenue Service				
Total Interest Income	(Line 1):	\$401.25		
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		
Total VT State Tax Withheld	(Lines 15 & 17):	\$0.00		
Total ME State Tax Withheld	(Lines 15 & 17):	\$.000.00		

FATCA filing requirement
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If you have any questions or problems regarding the information above, please call Citiphone Banking at 1-888-248-4226\*. Please call 1-800-945-0258 if you use a TDD (Telecommunications device for the deaf).

Please allow until February 10, 2018 to receive tax year 2017 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 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.

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

<sup>\*</sup> To ensure quality service, calls are randomly monitored.

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STATEMENT OF INTEREST INCO	OME		Continued
Account Title	Account Number Account Type	Line 1)	Interest Income not included on Line 3
	Account Status	Line 2)	Early Withdrawal Penalty
		Line 3)	Interest on U.S. Savings Bonds and Treas. Obligations
		Line 4)	Federal Income Tax Withheld
		Line 15)	State
		Line 16)	State Identification No.
		Line 17)	State Tax Withheld
KARTHIKKUMAR THIRUGNANAM	XXXXXX2438 Interest Checking Closed	Line 1)	\$401.25

## 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 a premium, unless you notified the payern writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize theoremium under section 171, or for a tax-exempt covered security acquired at a premium, your payer may report either (1) a net amount of interesthat reflects the offset of the amount of interestpaid to you by the amount of premium amortization allocable to the payment(s), or (2) a gress 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 didnot 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 anoncovered security acquired at a premium your payer is only required to report the gross amount of interest paid to you.

Recipient's identification number. For your protection, this form may show only the last four dijts of your social security number (SSN), individual taxpayer identification number (ITIN), adopon taxpayer identification number (ATIN), or identification number (EIN). However, the issuer has reported your complete identification number to the IRS.

**FATCA filing requirement.** If the FATCA filing requirement box is checked on page 1, the payers reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement. You also ray 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 ncluded in your interest income. These amounts were treated as paid to you during 2017 on the crediallowance 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 taxpayer identification number (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 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 <a href="https://www.irs.gov/form1099int">www.irs.gov/form1099int</a>.