

# 2023 Year-End Tax Form FAQs

## When will I be able to access my Year End tax forms in online banking?

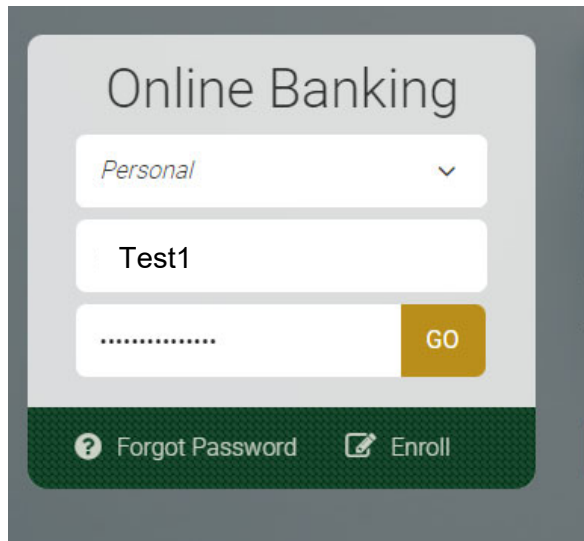
Year End tax forms are available as of January 22, 2024 in FMUB's online banking platform.

Farmers & Merchants Union Bank will also be mailing all Year End tax forms by January 31, 2024.

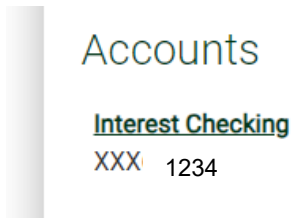
## How do I access my Year End tax forms from online banking?

You can access your Year End tax forms with Farmers & Merchants Union Bank Online Banking platform with these five easy steps:

1. Log-in to FMUB online banking
  - Tax documents are **NOT** available in FMUB's mobile banking app or Business Online Banking



2. Choose the account you wish to view the tax document for from your dashboard



- 3. On the account screen, choose the Documents button

# Interest Checking – XXX 1234 ▾

[Details](#) [Transfer](#) [Documents](#) [Categorize](#) [Download](#) [Stop Payments](#)

- 4. From the Documents screen for that account, choose Year End 1099-INT (or the Year End document you are looking for)

Interest Checking – XXX 1234 ▾

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Documents

Document Search

Account: XXX ▾

Document Type: **Year End 1099-INT** ▾

Date Range: 12/28/2022 To [ ] Submit

- E-Statement(Acrobat - PD
- E-Statement(Acrobat - PDF)
- E-Statements (HTML format)
- Notices of Direct Deposit
- Statements for CTX-CTP
- Year End 1099-DIV
- Year End 1099-INT**
- Year End 1099-R
- Year End 1099-SA
- Year End 5498 Sub
- Year End 5498-SA
- Year End Loan Statements

- 5. Click the link under available documents to view a PDF copy of your Year End document (which will open in a new window – see an example on the next page)

# Interest Checking – XXX 1234 ▾

[Details](#) [Transfer](#) [Documents](#) [Categorize](#) [Download](#) [Stop Payments](#)

## Documents

Interest Checking – XXX 1234 ▾

[Details](#) [Transfer](#) [Documents](#) [Categorize](#) [Download](#) [Stop Payments](#)

Documents

Document Search

Account: XXX ▾

Document Type: **Year End 1099-INT** ▾

Date Range: 07/01/2023 To 12/28/2023 Submit

Available Documents

[EOY 1099-INT Notices - 12/13/2023](#)

## Example of Year End 1099-INT

CONNECT  
123 MAIN STREET  
ANYTOWN, US 98765

RETURN SERVICE REQUESTED  
Customer Service Telephone Number: 800-838-2345

Important Tax Information Enclosed

123456-01A-000001  
JOHN Q. SAMPLE  
2461 1ST AVE S  
BONDALE, AL 35210-1540

PAYER'S Federal Identification Number: 12-3456789

**TAX YEAR 2022**  
Form 1099-INT OMB No. 1545-0112  
Copy 8 For Recipient

Department of the Treasury Internal Revenue Service  
www.irs.gov/forms1099int  
(Keep for your records)

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

RECIPIENT'S TIN XXX-XX-4321

**FORM 1099-INT • INTEREST INCOME • 2022**

Account Number (see instructions)	(Box 1) Interest income	(Box 2) Early withdrawal penalty	(Box 3) Interest on U.S. Savings Bonds and Treas. obligations	(Box 4) Federal income tax withheld	(Box 5) Investment expenses	(Box 6) Foreign tax paid	(Box 7) Foreign country or U.S. possession
Summary	\$3,517.72			\$25.91			

Breakdown of 1099-INT information by account:

Account Name: CHECKING ACCOUNT	0000013456789	20,000.00					
Account Name: SAVINGS ACCOUNT	0000023456789	\$233.77		\$8.33			
Account Name: TIME DEPOSIT	00000345678912	\$1,181.85					

## What types of tax forms can I see in FMUB's online banking?

When you are in the Documents screen for your account with FMUB and go to the Document Type dropdown option, you will see the following options:

- 1099-INT - *interest income earned statements, for checking, savings and certificate of deposit (CD) accounts; please note that if you had less than \$10 of interest from FMUB in 2023, you will not receive a 1099-INT, these forms are only required when you earn more \$10 or more of interest*
- 1099-R - *statements for IRA (Individual Retirement Account) distributions (traditional and ROTH)*
- 1099-SA - *statement for HSA (Health Savings Account) distributions*
- 1099-DIV - *statement for dividends*
- *Year End Loan statements – 1098-sub forms for customers who paid interest on mortgages, Home Equity Lines of Credit (HELOC) or consumer construction loans and other year-end loan statements*

*Please note that you will see all of these options, even if they don't apply to the types of accounts you have with Farmers & Merchants Union Bank. When the bank started offering these forms to be available electronically, we had to turn all options on for all customers. If you have the correct accounts for the corresponding forms, you will have a populated form. If you chose reports that don't apply to you, when you click on one of them, you will get a response that says o – No Documents Available.*

### **Can I view these tax statements for my business account as well?**

At this time, Farmers & Merchants Union Bank only has this feature available for consumer accounts.

### **Can I get these documents in my FMUB mobile app?**

Unfortunately, at this time, electronic copies of your Year End tax forms are only available in FMUB's online banking platform.

You can access FMUB online banking from a PC, tablet or mobile device. However, if you use your mobile device, keep in mind you will have to use your devices' web browser to visit [fmub.bank](http://fmub.bank) and utilize the online banking log-in area.

Farmers & Merchants Union Bank will also send a hard-copy of all Year End tax forms in the mail by January 31, 2024.

### **I'm logging in to FMUB's online banking but I can't see my forms, why not?**

If you are the secondary signer on the account, you will not be able to see tax forms under your log-in credentials. Tax forms will only be viewable under the FMUB login credentials for the primary account holder whose tax payer identification number appears on the form.

### **Will Farmers & Merchants Union Bank still mail me a hard copy of these tax forms?**

YES, Farmers & Merchants Union Bank will still send hardcopies of all Year End tax forms to all customers via the United States Postal Service, regardless if you access these forms through online banking.

This new way of accessing your forms is for your convenience if you misplace your mailed copy, need an additional copy or wish to view them before they arrive in the mail.

Your forms will be mailed by January 31, 2024 and you can always contact one of Farmers & Merchants Union Bank's six convenient locations if you need additional copies.

### **When I log-in to FMUB online banking, go to my accounts and documents, I see Year End 5498-Sub and Year End 5498-SA as an option. When I click, nothing happens. Is there something wrong with my account?**

NO, there is nothing wrong with your account if you click these forms and they do not populate. These forms are for Individual Retirement Account (IRA) and Health Savings Account (HSA) reporting and they should not have any information populated in them until May.

### **What do I do if I feel there is misinformation on my Year End tax forms?**

If you feel the information on your Year End tax form is incorrect, please contact Farmers & Merchants Union Bank at 920.623.4000.

**If I have trouble accessing my Year End tax forms, who can I contact?**

As always, if you have trouble accessing these - or any of your electronic documents from Farmers & Merchants Union Bank - you can contact one of FMUB's friendly and knowledgeable staff members at 920.623.4000.

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<b>Columbus</b> <i>(Main)</i>	<b>Columbus</b>	<b>Fall River</b>	<b>Friesland</b>	<b>Juneau</b>	<b>Rio</b>
159 W. James St. (920) 623-4000	104 Industrial Dr. (920) 623-7101	637 S. Main St. (920) 484-6505	114 W. Winnebago St. (920) 348-5141	198 S. Western Ave. (920) 386-2100	575 S. Lowville Rd. (920) 992-6100

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