

FIRST MADISON BANK  
PO BOX 327  
MADISON SD 57042

46-0393349

Recipient's identifying number

46-0333516

Foreign tax paid (if eligible for foreign tax credit)

Foreign country or U.S. possession

Recipient's name

EPISCOPAL CHURCH WOMEN  
% LOIS MOOSE  
603 N BLANCHE AVE  
MADISON SD 57042

Recipient's address and ZIP code

1988

Year

Form 1099-INT OMB No. 1545-0112  
Statement for Recipients of  
**Interest Income**  
Copy B - For Recipient

Account Number or Transaction	Interest Earnings	Early withdrawal penalty	Fed. income tax withheld
SAV 54814	12.49		
<b>TOTALS</b> ▶		12.49	

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

## Instructions to Recipient

**Interest Earnings.** - Interest paid to you during the calendar year by the payer.

If you receive a Form 1099-INT for interest paid on a tax-exempt obligation, please see the instructions for your income tax return. If you are a regular interest holder in a REMIC that is substantially similar to a single class investment trust, the amount in the "Interest Earnings" box includes your share of investment expenses of the REMIC, which are deductible as a "Miscellaneous Deduction" on Form 1040 subject to the 2% limit.

**Early withdrawal penalty.** - Interest or principal forfeited because of early withdrawal of time savings. You may deduct this on your Federal Income tax return only on the specific line of Form 1040 under "Adjustments To Income."

**Account Number or Transaction.** - Any number appearing in this column is your account number. If you received interest on U.S. Savings Bonds, Treasury Bills, Treasury Bonds, or Treasury Notes during the year it will be identified as such and may or may not be taxable. See Pub. 550, Investment Income and Expenses. Interest on

Savings Bonds, Treasury Bills, Treasury Bonds, or Treasury Notes is exempt from state or local income taxes.

**Fed. Income tax withheld.** - Backup withholding. For example, persons not furnishing their taxpayer identification number to the payer become subject to backup withholding at a 20% rate. See Form W-9, Request for Taxpayer Identification Number and Certification, for information on backup withholding. Include this on your income tax return as tax withheld.

If your Federal identification number is shown on this form, and two or more recipients are shown or the form includes amounts belonging to another person, you are considered a nominee recipient. You must file Form 1099-INT for each of the other owners showing the income allocable to each. File Form(s) 1099-INT with Form 1096, Annual Summary and Transmittal of U.S. Information Returns, with the Internal Revenue Service Center for your area. On Forms 1099-INT and 1096, you should be listed as the "payer." On Form 1099-INT, the other owner(s) should be listed as the "recipient." A husband or wife is not required to file a nominee return to show payments for the other.

Dear Account Holder,

TAXPAYER IDENTIFICATION NUMBER CERTIFICATION FORM

(Please Print)

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_  
List your Account Number(s) as shown on the enclosed Form 1099

Social Security No.

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or

Employer I.D. No.

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BACKUP WITHHOLDING

Check the box if you are NOT subject to backup withholding under the provisions of the Internal Revenue Code (SEE OTHER SIDE) →

Under the penalties of perjury, I certify that the information provided on this form is true, correct and complete.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Thank You!

Under Federal income tax law, you are required to provide us with your social security or other taxpayer identification number, and to certify, under penalties of perjury, that it is correct. The number we have on file for you is in the Recipient's identifying number box on the enclosed Form 1099.

You will be subject to a \$50.00 penalty by the Internal Revenue Service if you do not provide the correct number. In addition, we must withhold 20 percent of taxable interest if you fail to provide us the correct number. This is referred to as backup withholding. It is not an additional tax. Rather, it is a credit against tax. If withholding results in an overpayment of taxes, a refund may be obtained.

Federal regulations require us to send you a certification form each year until you complete and return one. If you have not previously signed a form verifying or correcting your number under penalties of perjury, or if you don't remember if you did, won't you please complete and sign this one and bring it in or mail it with your next deposit.

## What Is Backup Withholding

You may be notified that you are subject to backup withholding because you have underreported interest or dividends or certain other payments or you were required to but failed to file a return which would have included a reportable interest or dividend payment. If you have NOT been so notified, check the box in PART II.

Payments you receive will be subject to backup withholding if:

- (1) You do not furnish your TIN to the requestor, or
  - (2) IRS notifies the requestor that you furnished an incorrect TIN, or
  - (3) You are notified by IRS that you are subject to backup withholding because you failed to report all your interest and dividends on your tax return (for interest and dividend accounts only), or
  - (4) You fail to certify to the requestor that you are not subject to backup withholding under (3) above (for interest and dividend accounts opened after 1983 only), or
  - (5) You fail to certify your TIN. This applies only to interest, dividend, broker, or barter exchange accounts opened after 1983, or broker accounts considered inactive in 1983.
- For other payments, you are subject to backup withholding only if (1) or (2) above applies.

## Obtaining a Number

If you don't have a taxpayer identification number or you don't know your number, obtain Form SS-5, Application for a Social Security Number Card, or Form SS-4, Application for Employer Identification Number, at the local office of the Social Security Administration or the Internal Revenue Service and apply for a number. Write "applied for" in Part I in place of your number. When you get a number, submit a new Form W-9 to the requestor.

## What Name and Number To Give the Requester

For this type of account:	Give the name and SOCIAL SECURITY number of:	For this type of account:	Give the name and EMPLOYER IDENTIFICATION number of:
1. Individual	The individual	6. A valid trust, estate, or pension trust	Legal entity (do not furnish the identification number of the personal representatives or trustee unless the legal entity itself is registered in the account file) <sup>1</sup>
2. Two or more individuals (joint account)	The actual owner of the account or, if co-owned funds, the first individual on the account	7. Corporate	The corporation
3. Custodian account of a minor (Random Gift to Minors Act)	The minor	8. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee	9. Partnership	The partnership
b. So-called trust account that is not a legal or valid trust under state law	The actual owner <sup>2</sup>	10. A broker or registered nominee	The broker or nominee
5. Sole proprietorship	The owner	11. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity

<sup>1</sup> List first and circle the name of the person whose number you furnish.

<sup>2</sup> Circle the minor's name and furnish the minor's social security number.

<sup>3</sup> Show the name of the owner.

<sup>4</sup> List first and circle the name of the legal trust, estate, or pension trust.

Note: If no name is circled when there is more than one name, the number will be considered to be that of the first name listed.