

UNITED BANK AND TRUST
405 MAIN STREET
AMES IA 50010-0828

TIN # 420190230

**TAX STATEMENT FOR INTEREST INCOME
IN LIEU OF FORM 1099-INT
FOR THE YEAR 1986**

IOWA SECTION OF MATHEMATICAL
DEPT OF MATHEMATICS ISU
AMES IA 50011

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ACCOUNT OR CERTIFICATE NUMBER	1) INTEREST EARNED	2) INTEREST FORFEITED	3) U.S. SAVINGS BONDS, ETC	4) FEDERAL INCOME TAX WITHHELD	DESCRIPTION
1991306	48.42				INTEREST CHECKING

TOTAL INTEREST EARNED REPORTED TO IRS: \$48.42
TOTAL FORFEITED INTEREST REPORTED TO IRS:
TOTAL U.S. SAVINGS BONDS, ETC.:
TOTAL FEDERAL INCOME TAX WITHHELD:

PLEASE RETAIN THIS STATEMENT FOR TAX PURPOSES OMB #1545-0112

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 SERVICE DETERMINES THAT IT HAS NOT BEEN REPORTED.

*** INSTRUCTIONS FOR RECIPIENT ***

ITEM #1: INTEREST EARNED - INTEREST PAID TO YOU DURING THE CALENDAR YEAR BY THE PAYER, EXCEPT INTEREST INCLUDED IN ITEM #3.

IF YOU RECEIVE A FORM 1099-INT FOR INTEREST PAID ON A TAX EXEMPT OBLIGATION, PLEASE SEE THE INSTRUCTIONS FOR YOUR 1986 INCOME TAX RETURN.

ITEM #2: INTEREST FORFEITED - INTEREST OR PRINCIPAL FORFEITED BECAUSE OF EARLY WITHDRAWAL OF TIME SAVINGS. YOU MAY DEDUCT THIS ON YOUR FEDERAL INCOME TAX RETURN, FORM 1040, EVEN IF YOU DO NOT ITEMIZE YOUR DEDUCTIONS.

ITEM #3: U.S. BONDS, ETC. - INTEREST ON U.S. SAVINGS BONDS, TREASURY BILLS, TREASURY BONDS, AND TREASURY NOTES. THIS MAY OR MAY NOT BE ALL TAXABLE. SEE PUBLICATION 550, INVESTMENT INCOME AND EXPENSES. THIS INTEREST IS EXEMPT FROM STATE OR LOCAL INCOME TAXES.

ITEM #4: FEDERAL 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, PAYER'S REQUEST FOR TAXPAYER IDENTIFICATION NUMBER AND CERTIFICATION, FOR INFORMATION ON BACKUP WITHHOLDING. INCLUDE THIS AMOUNT ON YOUR INCOME TAX RETURN AS TAX WITHHELD.

IF THIS FORM SHOWS TWO OR MORE RECIPIENTS, OR IF THE AMOUNTS SHOWN 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, AT 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.

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