

UNITED BANK AND TRUST  
405 MAIN STREET  
AMES IOWA

50010-0828

**TAX STATEMENT FOR INTEREST INCOME  
IN LIEU OF FORM 1099-INT  
FOR THE YEAR 1985**

IOWA SECTION OF MATHEMATICAL  
C/O ALAN J HECKENBACH  
DEPT OF MATHEMATICS  
I S U  
AMES IOWA

SS/ID # 237155836

50011

ACCOUNT TYPE -----	ACCOUNT OR CERTIFICATE NUMBER -----	1) INTEREST EARNED -----	2) INTEREST FORFEITED -----	3) U.S. SAVINGS BONDS, ETC -----	4) FEDERAL INCOME TAX WITHHELD -----
SUPER CHECKING	1991306	43.20			

TOTAL INTEREST EARNED REPORTED TO IRS: \$43.20  
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 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 U.S. BONDS, ETC.

IF YOU RECEIVE A FORM 1099-INT FOR INTEREST PAID ON A TAX EXEMPT OBLIGATION, PLEASE SEE THE INSTRUCTIONS FOR YOUR 1985 INCOME TAX RETURN.

ITEM #2: INTEREST FORFEITED - INTEREST 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 ON YOUR INCOME TAX RETURN AS TAX WITHHELD.

IF THIS FORM SHOWS TWO OR MORE RECIPIENTS, OR IF THE AMOUNTS SHOWN INCLUDE INTEREST BELONGING TO ANOTHER PERSON, THE RECIPIENT WHO IS ACTING AS A NOMINEE AND WHOSE FEDERAL IDENTIFICATION NUMBER IS SHOWN SHOULD FILE A NOMINEE FORM WITH THE INTERNAL REVENUE SERVICE TO SHOW THE PROPER DISTRIBUTION OF THE AMOUNTS SHOWN. USE ANOTHER FORM 1099-INT, COMPLETE A FORM 1096, ANNUAL SUMMARY AND TRANSMITTAL OF U.S. INFORMATION RETURNS, AND FILE BOTH FORMS WITH THE INTERNAL REVENUE SERVICE CENTER. A HUSBAND OR WIFE IS NOT REQUIRED TO FILE A NOMINEE RETURN TO SHOW PAYMENTS FOR THE OTHER.

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