

1. Where do I find my Patelco tax documents?

Your tax document(s) are available right now. Log in to **Patelco Online™** and select the **ACCOUNTS** widget on the left. Select the **Statements** tab, and then select the **Tax Reports** tab in the middle of the page. From here, you can save or print your tax document(s).

If you receive paper statements in the mail, expect to receive your paper tax document(s) by early February 2021.

2. How do I get the TurboTax discount for Patelco members?

Visit patelco.org/tax to find the link.

3. Where are my IRA tax documents?

Log in to **Patelco Online™**, select the **ACCOUNTS** widget, and then select the **Statements** tab at the top. Then choose the **Tax Reports** tab. You'll see your 1098 form(s).

4. Where are my mortgage tax documents?

Log in to **Patelco Online™**, select the **ACCOUNTS** widget, and then select the **Statements** tab at the top. Then choose the **Tax Reports** tab. You'll see your 1099-R right now. If you get a 5498 form, it will be available there in May.

5. Why did (or didn't) I get a 1099-INT form?

1099-INT forms are commonly used to report the interest that you earned from your savings account or share certificate (or from your checking account, if it earns interest). According to IRS regulations, Patelco is required to create a Form 1099-INT for each member who is paid amounts reportable in boxes 1, 3, and 8 of **at least \$10**. If you had a savings account that earned less than \$10 in interest for tax year 2020, you would not receive a 1099-INT form for that account.

6. How do I deposit my refund into my Patelco account via direct deposit?

The IRS suggests **direct deposit to get your refund faster**. To set up direct deposit when filing your taxes, you'll need our routing number (321076470) and your checking account MICR number.

Here's the steps to get your checking account MICR number:

1. Log in to **Patelco Online™** via your computer, tablet, or Mobile App.
2. Select the **ACCOUNTS** widget.
3. Select your checking account. You must tap or click on your specific checking account (it will have a colored bar next to it), not on the **Checking** header bar. (In the Mobile App, there's no colored bar or header bar.)
4. Select the **Account Details** tab underneath your checking account name.
5. Your 14-digit MICR account number will be displayed.

7. When will the IRS begin accepting returns?

The IRS has announced that the federal income tax filing season for tax year 2020 returns begins on **Friday, February 12, 2021**. (Although tax seasons frequently begin in late January, the additional time will allow the IRS to update its programming and test its system to take into account any changes made by the Consolidated Appropriations Act, 2021 (CAA 2021), signed into law on December 27, 2020. Last-minute changes to tax law have already been included in IRS tax forms and instructions.)

8. When is the tax deadline this year?

The IRS has announced that **May 17, 2021** is the federal income tax filing deadline for tax year 2020.



9. What are the important dates to know for the 2020 tax year?

The IRS has announced the following dates for tax year 2020:

January 15. IRS Free File opens. Taxpayers can begin filing returns through Free File partners; tax returns will be transmitted to the IRS starting Feb. 12. Tax software companies also are accepting tax filings in advance.

February 12. IRS begins 2021 tax season. Individual tax returns begin being accepted and processing begins.

February 22. Projected date for the IRS.gov Where's My Refund tool being updated for those claiming EITC and ACTC, also referred to as PATH Act returns.

First week of March. Tax refunds begin reaching those claiming EITC and ACTC (PATH Act returns) for those who file electronically with direct deposit and there are no issues with their tax returns.

May 17. Deadline for filing 2020 tax returns.

October 15. Deadline to file for those requesting an extension on their 2020 tax return.

10. What forms do I need in order to file my taxes?

Check with your tax preparer or tax advisor. For many people, expect to use:

- Form W-2 and other earnings information, such as Form 1099, from employers and payers
- 1099-INT forms for interest that you earned on checking or savings accounts
- Forms that report your investment earnings (or losses) if you made (or lost) money via investing

11. When will the IRS issue tax refunds?

The IRS encourages taxpayers seeking a tax refund to file their tax return as soon as possible. The IRS anticipates most tax refunds being issued **within 21 days** of the IRS receiving a tax return if the return is filed electronically with direct deposit and there are no issues with the tax return. To avoid delays in processing, the IRS encourages people to avoid paper tax returns whenever possible.

12. Can Patelco tell me when I'll get my tax refund?

No, unfortunately the IRS does not give us that information. All of the information that we have about your account – including a pending or cleared tax refund deposit – is viewable when you sign in to online banking and look at your account.

13. How can I get my refund faster?

According to the IRS, people typically receive a refund faster if their tax return is filed electronically with **direct deposit**. To avoid delays in processing, the IRS encourages people to avoid paper tax returns whenever possible. (Check out the instructions above for setting up direct deposit.)

14. Does Patelco accept joint refunds?

That depends. If you file jointly, your partner's name may also appear on your tax refund. You can deposit your joint refund via **direct deposit** as long as you have a joint Patelco account with the same 2 names (primary and joint) that are on the refund. (Instructions for direct deposit are above.)

If you receive a **paper refund check** made out to 2 names, it can be deposited via our Mobile App (for iPhone or Android) as long as you have a joint Patelco account with the same 2 names on the check. Patelco branches and ATMs also accept check deposits.



15. Can I deposit the refund in the name of my spouse, domestic partner, dependent or child?
No, you cannot deposit someone else's tax refund into your Patelco account. However, we do accept joint refunds via direct deposit as long as both names on the refund match the 2 names (primary and joint) on your Patelco account.

16. What if I haven't received my anticipated refund?
If you electronically filed your return and requested direct deposit but haven't received your refund **after 21 days, ask the IRS**. (If you filed a paper return, you'll need to wait at least 6 weeks.)

17. Can I get a loan from Patelco to help me pay my tax bill?
Visit patelco.org/PersonalLoan to explore our loan options.

18. What if there is a problem with my tax document?
Send a secure message via **Patelco Online**™ or our **Mobile App**. Please provide a description of the error so we can review further. Depending on the issue, additional information and/or documents may be required.

