

# Tax Time FAQs

## 1. Is my 1099-INT available?

Yes! Log in to **Patelco Online™**, select the **ACCOUNTS** widget, and then select the **Statements** tab at the top. Then choose the **Tax Reports** tab.

## 2. Why didn't I receive a 1099-INT form?

We only create a 1099-INT form if you earned \$10 or more interest. If you have further questions, please contact your tax advisor.

## 3. Are my IRA tax documents available?

Yes! 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.


## 4. Are my mortgage tax documents available?

Yes! 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).

## 5. I want to know how much I earned on each share. Where can I see this?

To see this, log in to **Patelco Online™**, select the **ACCOUNTS** widget, and then select a specific account by tapping or clicking on the specific account number. Then choose the **Account Details** tab. You'll see your **INTEREST PAID PRIOR YTD** (the total paid for 2017) and also your **INTEREST PAID YTD** (the total paid for 2018).

## 6. How do I download my tax form?

To download a form, log in to **Patelco Online™**, select the **ACCOUNTS** widget, and then select the **Statements** tab at the top. Then choose the **Tax Reports** tab. Select the name of the document you want. Hover over the document and select the download button at the top of the document. The download button looks like this: 


## 7. Has Patelco received my tax refund direct deposit yet?

If you don't see your tax refund posted to your account, that means we haven't received it, and we don't know when it will be available. The quickest way to determine your estimated refund date is by checking the IRS website. On the IRS homepage, select the **Refunds** tab. If your refund date has passed, please contact the IRS for assistance.

## 8. How do I deposit my tax refund to my Patelco account?

The IRS suggests direct deposit to get your refund as fast as possible. Find out how to set up direct deposit by checking out question 11 below. If you get your refund via paper check, deposit it using our Mobile App, available for **Android** and **iPhone**.

## 9. If I get my tax refund as a paper check, can I deposit it via the Mobile App?

Yes! Open our Mobile App, available for **Android** and **iPhone**, and then select **Deposit Check** from the menu. The menu button looks like this: 

**10. If I deposit my state or federal tax refund check, will the funds be available immediately, or will there be a hold?**

Your check deposit may or may not be available immediately. Certain factors affect this: how long your account has been open, whether the check is directly from the government or from a third party tax preparer, the amount, etc.

To get your funds faster, we recommend using direct deposit. Check out the instructions in question 11 below for setting up direct deposit when you file your taxes.

**11. How do I deposit my tax refund to my Patelco account via direct deposit?**

The IRS suggests direct deposit to get your refund fastest. 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.

**12. Are my HSA tax documents available?**

Yes! 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-SA right now. If you get a 5498-SA form, it will be available in May.

**13. Is my ESA Coverdell IRA tax document available?**

Yes! 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-Q form.

**14. Is my 1099-C form available?**

We have already mailed out 1099-C forms. If you didn't get your form, give us a call at 800.358.8228.

**15. 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.

If you receive a **paper refund check** made out to two 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 checks deposits.

**16. Can I deposit a tax 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.