

## Tax Time FAQs

### 1. Is my 1099-INT available?

If you earned more than \$10 in interest for calendar year 2023, your 1099-INT tax form will be available online by **January 31, 2024**. (If you already signed up to receive your tax statements electronically, it may be available earlier, and we'll send you an email when it is. If you didn't sign up to receive electronic tax statements, you may not receive an email.)

On January 31, 2024, log in to [Patelco Online™](#), tap or click on any checking or savings account, and then select the **Statements & Documents** 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 for calendar year 2023. If you have further questions, please contact your tax advisor. (We'll also create a 1099-INT form if you cash in a savings bond at a Patelco branch, regardless of the interest earned.)

To see how much interest you earned during 2023, sign in to [Patelco Online™](#), select any checking or savings account, and then select the **Account Details** tab. There, you'll see **INTEREST PAID PYTD**, which summarize the interest paid for the prior year. (You'll also see the interest paid for the current year.)

### 3. Are my IRA tax documents available?

By **January 31, 2024**, your IRA tax documents will be available.

On January 31, 2024, log in to [Patelco Online™](#), select any checking or savings account, and then select the **Statements & Documents** tab at the top. Then choose the **Tax Reports** tab. You'll see your 1099-R (if one is applicable to you). If you get a 5498 form, it will be available there by **May 31, 2024**.

### 4. Are my mortgage tax documents available?

1098 forms will be available by **February 1, 2024**. On February 1, 2024, log in to [Patelco Online™](#), select any account, and then select the **Statements & Documents** tab at the top. Then choose the **Tax Reports** tab. You'll see your 1098 form(s), if applicable to you.

(The 1098 form and its variants are used to report certain contributions and other possible tax-deductible expenses. The IRS requires most of these forms (excluding 1098-C) to be completed and sent to taxpayers by February 1 of each year.)

#### **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™](#), and select the specific account by tapping or clicking on it. Then choose the **Account Details** tab. You'll see your **INTEREST PAID PYTD** (the total paid for the previous year) and also your **INTEREST PAID YTD** (the total paid for the current calendar year).

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

Forms will be available to download by the dates specified in the questions above.

To download a form, log in to [Patelco Online™](#), select any checking or savings account, and then select the **Statements & Documents** tab at the top. Then choose the **Tax Reports** tab. Select the name of the document you want (it is typically underlined). Hover over the document and select the download button at the top of the document. The download button looks like this on most desktop computers:



#### **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.

**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 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 full checking account MICR number. Here's the steps to get your checking or savings account number:

1. Log in to [Patelco Online™](#) via your computer, tablet, or Mobile App.
2. Select the checking or savings account.
3. On a desktop computer, select the **Account Details** tab. On a tablet or app, you may need to select **Show details**.
4. Your full 14-digit account number will be displayed.

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

HSA tax documents will be available by **January 31, 2024**. On January 31, 2024, log in to [Patelco Online™](#), select any account, and then select the **Statements & Documents** tab at the top. Then choose the **Tax Reports** tab. You'll see your 1099-SA. (If you get a 5498-SA form, it will be available by May 31, 2024.)

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

If you get a 5498-ESA form, it will be available by **May 31, 2024**.

Other ESA documents will be available by **January 31, 2024**. On January 31, 2024, log in to [Patelco Online™](#), select any account, and then select the **Statements & Documents** tab at the top. Then choose the **Tax Reports** tab. You'll see your 1099-Q form, if you have one.

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

We mail out 1099-C forms by January 31 each year. If you don't receive your form by **February 7, 2024**, 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.

**17. What's the TurboTax discount code for 2024?**

Patelco members get a bigger discount this tax season with savings of up to 20% on TurboTax federal products. [Get started here >](#)

**18. What's the H&RBLOCK discount code for 2024?**

Patelco members get the best-in-market offer with savings of up to \$25 on in-office tax prep services. [Get coupon here >](#)

**19. When is Tax Day in 2024?**

This year, Tax Day is Monday, April 15, 2024.