

## When will I receive my tax form?

Tax forms will be mailed no later than the following dates per IRS requirements:

January 31, 2019	<ul style="list-style-type: none"> <li>• Form 1098</li> <li>• Form 1099-A</li> <li>• Form 1099-C</li> <li>• Form 1099-DIV</li> <li>• Form 1099-INT</li> <li>• Form 1099-OID</li> <li>• Form 1099-Q</li> <li>• Form 1099-R</li> <li>• Form 1099-SA</li> <li>• Form 1099-MISC (except those with Box 8 or 14)</li> </ul>
February 15, 2019	<ul style="list-style-type: none"> <li>• Form 1099-B</li> <li>• Form 1099-S</li> <li>• Form 1099-MISC (with Box 8 or 14 only)</li> </ul>
March 15, 2019	<ul style="list-style-type: none"> <li>• Form 1042-S</li> </ul>
April 30, 2019	<ul style="list-style-type: none"> <li>• Form 5498-ESA Mailing (Coverdell ESA)</li> </ul>
May 31, 2019	<ul style="list-style-type: none"> <li>• Form 5498</li> <li>• Form 5498-SA</li> </ul>

## Where are my tax forms available?

- First mortgage loans receive a Form 1098 combined with the January statement via mail each year. These combined statements are also available via BMO Harris online banking or our mobile application.
- All other tax forms are mailed to you and cannot be accessed through BMO Harris online banking or our mobile application. Duplicate forms can be requested by calling us at 1-888-340-2265 or by visiting your local BMO Harris branch.

## Will I receive a tax form for my deposit account?

- You will receive a Form 1099-INT if the total combined amount of interest from all of your BMO Harris deposit accounts and/or any interest from savings bonds redeemed at a BMO Harris location exceeded \$10 during 2018. This will be mailed no later than January 31, 2019.

## I received a promotional bonus for opening a deposit account; will I receive a tax form for my deposit account?

- Promotional bonuses paid on deposit accounts are considered interest and are combined with any other interest earned on your accounts and/or savings bonds redeemed at a BMO Harris location. If the combined amount exceeded \$10 during 2018, you will receive a Form 1099-INT.

**Will I receive a tax form for my IRA account?**

- A Form 1099-R will be sent by January 31, 2019 if you received more than \$10 in distributions from your IRA account during 2018.
- IRA accounts receive a Form 1099-R and will not receive a Form 1099-INT.
- A Form 5498 will be sent in May 2019 which will report contributions to your IRA account for 2018 and the fair market value of your IRA account as of 12-31-2018.

**Will I receive a tax form for my HSA?**

- A Form 1099-SA will be sent by January 31, 2019 if you received any distributions from your HSA account during 2018.
- A Form 5498-SA will be sent in May 2019 which will report contributions to your HSA account for 2018 and the fair market value of your HSA account as of 12-31-2018.

**I redeemed a savings bond at a BMO Harris location; will I receive a Tax Form?**

- You will receive a Form 1099-INT if the total combined interest from your redeemed savings bond and the amount of interest from all of your BMO Harris deposit accounts and/or any additional savings bonds redeemed at a BMO Harris location during 2018 exceeded \$10.

**Will I receive a tax form for interest paid on my real estate loan?**

- *Home equity loans and lines of credit* will receive a Form 1098 if you paid \$600 or more in interest during 2018. The Form 1098 will not tell you how much interest on the home equity loan or line of credit is deductible for 2018.
- *First mortgage loans* with BMO Harris will receive a Form 1098 regardless of how much interest was paid during 2018.

**Will I receive a tax form for interest I paid on a vehicle loan?**

- No. Tax forms are not issued for loans secured by vehicles. Interest information for loans secured by a vehicle can be requested by calling us at 1-888-340-2265 or by visiting your local BMO Harris branch.

**What is the Employer Identification Number (EIN) for BMO Harris?**

- For IRA tax forms 1099-Q, 1099-R, 5498, 5498-SA, and 5498-ESA, the BMO Harris EIN is 47-5455127.
- For all other forms (including Form 1099-INT and Form 1098), the BMO Harris EIN is 36-2085229.