



# 2025 Year-End Tax Form FAQs

## **When will I be able to access my year-end tax forms in online banking?**

Year-end tax forms are available as of January 19, 2026, in FMUB's Online Banking for primary consumer account owners.

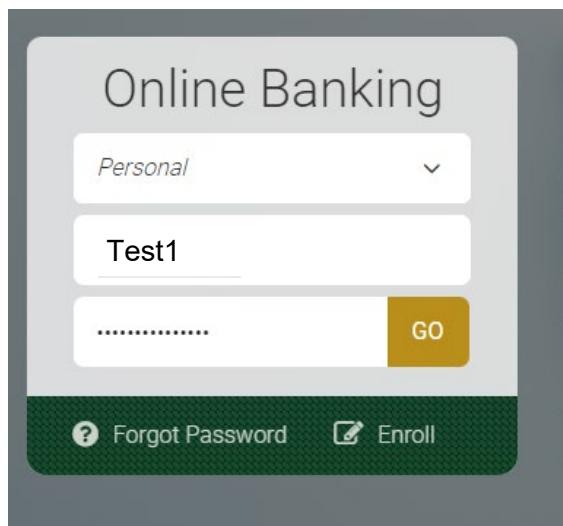
FMUB will also be mailing all year-end tax forms by January 31, 2026.

## **How do I access my year-end tax forms from online banking?**

You can access your year-end tax forms with FMUB Online Banking with these five easy steps:

1. Log in to FMUB Online Banking

*Tax documents are NOT available in FMUB's mobile banking app or Business Online Banking*



2. Choose the account you wish to view the tax document for from your dashboard



Accounts

Interest Checking

XXX 1234

3. On the account screen, choose the Documents button

## Interest Checking – XXX 1234

Details Transfer Documents Categorize Download Stop Payments

4. From the Documents screen for that account, choose Year End 1099-INT (or the year-end document you are looking for)

### Interest Checking – XXX 1234

Details Transfer Documents Categorize Download Stop Payments

#### Documents

Document Search

Account: XXX

Document Type: E-Statement(Acrobat - PD)

Date Range: 12/28/2022 To 12/28/2022

Submit

Available Documents

- E-Statement(Acrobat - PDF)
- E-Statements (HTML format)
- Notices of Direct Deposit
- Statements for CTX-CTP
- Year End 1099-DIV
- Year End 1099-INT**
- Year End 1099-R
- Year End 1099-SA
- Year End 5498 Sub
- Year End 5498-SA
- Year End Loan Statements

5. Click the link under Available Documents to view a PDF copy of your year-end document (which will open in a new window – *see an example on the next page*)

## Interest Checking – XXX 1234

Details Transfer Documents Categorize Download Stop Payments

#### Documents

Document Search

Account: XXX

Document Type: Year End 1099-INT

Date Range: 07/01/2023 To 12/28/2023

Submit

Available Documents

[EOY 1099-INT Notices - 12/13/2023](#)

## Example of Year End 1099-INT

CONNECT 123 MAIN STREET ANYTOWN, US 98765		TAX YEAR 2022					
RETURN SERVICE REQUESTED Customer Service Telephone Number: 800-838-2345		Form 1099-INT OMB No. 1545-0112					
Important Tax Information Enclosed		Copy B For Recipient					
1234567890A000001 20451 5th Street 2461 1ST AVE S IRONDALE AL 35210-1540		Department of the Treasury Internal Revenue Service www.irs.gov/form1099int (Keep for your records)					
PAYER'S Federal Identification Number: 12-3456789		This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.					
RECIPIENT'S TIN		XXX-XX-4321					
FORM 1099-INT • INTEREST INCOME • 2022							
Account Number (see instructions)	(Box 1) Interest income	(Box 2) Early withdrawal penalty	(Box 3) Interest on U.S. Government bonds and Treas. obligations	(Box 4) Federal income tax withheld	(Box 5) Investment expenses	(Box 6) Foreign tax paid	(Box 7) Foreign country or U.S. possession
Summary	\$3,517.72			\$25.91			
Breakdown of 1099-INT information by account:							
Account Name: CHECKING ACCOUNT	00000123456789	\$2,104.30		\$19.58			
Account Name: SAVINGS ACCOUNT	00000234567891	\$231.77		\$6.33			
Account Name: TIME DEPOSIT	00000345678912	\$1,181.85					

## What types of tax forms can I see in FMUB's online banking?

When you are in the Documents screen for your account with FMUB and go to the Document Type dropdown option, you will see the following options:

- **1099-INT** - *interest income earned statements for checking, savings and certificate of deposit (CD) accounts; please note that if you had less than \$10 of interest from FMUB in 2025, you will not receive a 1099-INT. These forms are only required when you earn \$10 or more of interest.*
- **1099-R** - *statements for IRA (Individual Retirement Account) distributions (traditional and ROTH)*
- **1099-SA** - *statement for HSA (Health Savings Account) distributions*
- **1099-DIV** - *statement for dividends*
- **Year End Loan statements** - *1098 forms for customers who paid interest on mortgages, Home Equity Lines of Credit (HELOC) or consumer construction loans and other year-end loan statements*

*Please note that you will see all of these options, even if they don't apply to the types of accounts you have with FMUB. If you have the correct accounts for the corresponding forms, you will have a populated form. If you chose reports that don't apply to you, when you click on one of them, you will receive a response that says o - No Documents Available.*

## Can I view these tax documents for my business account as well?

At this time, FMUB only has this feature available for consumer accounts.

## Can I get these documents in my FMUB mobile app?

At this time, electronic copies of your year-end tax forms are only available in FMUB's online banking platform.

You can access FMUB online banking from a PC, tablet, or mobile device. However, if you use your mobile device, keep in mind you will have to use your device's web browser to visit fmub.bank and utilize the online banking log-in area.

FMUB will also send a hard copy of all year-end tax forms in the mail by January 31, 2026.

## I'm logging in to FMUB's online banking, but I can't see my forms. Why not?

If you are the secondary signer on the account, you will not be able to see tax forms under your log-in credentials. Tax forms will only be viewable under the FMUB login credentials for the primary account holder whose tax payer identification number appears on the form.

## Will FMUB still mail me a hard copy of these tax forms?

YES, FMUB will still send hard copies of all year-end tax forms to all customers via the United States Postal Service, regardless if you access these forms through online banking.

This new way of accessing your forms is for your convenience if you misplace your mailed copy, need an additional copy, or wish to view them before they arrive in the mail.

Your forms will be mailed by January 31, 2026, and FMUB staff at any of our locations will be happy to assist if you need additional copies.

## When I log in to FMUB Online Banking and navigate to my accounts and documents, I see Year End 5498-Sub and Year End 5498-SA as an option. When I click on them, nothing happens. Is there something wrong with my account?

NO, there is nothing wrong with your account if you click these forms and they do not populate.

These forms are for Individual Retirement Account (IRA) and Health Savings Account (HSA) reporting and they should not have any information populated in them until May.

## What should I do if I believe there is an error on my year-end tax forms?

If you believe the information on your year-end tax form is incorrect, please contact FMUB at (920) 623-4000.

## Who can I contact if I have trouble accessing my year-end tax forms?

As always, if you have trouble accessing these—or any of your electronic documents from FMUB—you can contact one of FMUB's friendly and knowledgeable staff members at (920) 623-4000.