



2025 Tax Estimation

Information & Instructions

This document aims to inform our clients of critical tax deadlines, provide essential tax estimation information, and detail the estimation process, including corresponding screens.

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Tax Deadlines

November 17, 2025 - Tax estimation order must be received by FLEX by **5:00 pm MST**.

NOTE: If the credit union chooses **not** to use FLEX for reporting, FLEX requires notification by this deadline. This notice of intent will be used as confirmation that system parameters have been properly addressed for the credit union server.

January 12, 2026 - Tax data will be due for FLEX reporting services by **5:00 pm MST**.

NOTE: This date has been set to ensure FLEX is able to meet IRS mailing and reporting deadlines. If the credit union is working with a third-party processor for tax reporting, tax data must be sent per the third party's instructions. FLEX does not have access to or the ability to maintain information for any other reporting providers.

Data submitted after the deadline is subject to a late fee of \$500.00.

Notes & Disclaimers

NEW FOR 2025 TAX YEAR - New legislation, effective for the 2025 tax year, has created additional processing guidelines ([Sec. 70203](#)). Individuals with qualifying vehicles may deduct interest paid on said vehicle's purchasing loan. Interest that qualifies must be issued to a loan after December 31, 2024 and/or secured by a lien on the vehicle. The interest on the loan does not qualify for the purchase of used vehicles or those not procured for personal use (e.g., commercial use). Vehicles that qualify must have a gross vehicle weight rating of less than 14,000 pounds, final assembly was done in the United States, and is one of the following: car, minivan, van, SUV, pick-up truck, or motorcycle. To determine the location of the final assembly of the vehicle use the NHTSA [VIN Decoder](#). Both itemizing and non-itemizing taxpayers are eligible for this deduction. Deduction is withdrawn for taxpayers with modified adjusted gross income over \$100,000, \$200,000 for joint filers. The maximum allowable annual deduction is \$10,000. VIN of the vehicle must be included on the return of every claimed year. Lenders and other recipients must file with the IRS information returns on qualified interest, as well as show the total amount of interest to taxpayers by furnishing statements for the taxable year. *As of the time of printing, exact details regarding proper filing of these loans is yet to be finalized by the IRS.* More information and instruction can be found at the [IRS website](#).

Third-Party Statements - The ability to include forms 1098 and 1099-INT with the year-end member statements is available. However, FLEX cautions credit unions who utilize a third party to print their statements of the high likelihood that including tax forms with member statements could cause the credit union to be out of compliance with IRS regulations. Statements generated for third-party printers are usually generated without printing control codes. These control codes are used to define items such as font changes, bolding, underlining, etc. Third-party printers usually request that such codes are not included in the file that is generated. The third-party printer will then programmatically make the changes to the file as necessary for the required codes. This may cause statements to be out of compliance.

IRS Requirements - If the credit union chooses to have tax forms included with member year-end statements and FLEX is not printing statements, it is the credit union's responsibility to ensure that correct envelopes and labeling are used. According to IRS regulations, this may include, but is not limited to, the outer envelope being clearly marked *Important Tax Return Document Enclosed*. If FLEX is performing tax document printing, this will be included on the envelopes. A complete list of form requirements can be found in IRS Publication 1179. FLEX recommends contacting legal counsel to determine what is required of the credit union in this regard. FLEX will not provide tax reporting advice outside of software requirements.

Contribution Recap for Tax Year 2025 - Reports will be generated for the credit union at time of reporting. A recap will also generate with this estimation process for any form type/service requested from the credit union.

- These recaps will be archived only in Document Manager.
- Recap information may be necessary for IRS form 1096, Annual Summary and Transmittal of U.S. Information Returns. Recaps are generated by FLEX to reflect IRS reporting data specific to the credit union. Recap reports will not be reflective of data processed by a third-party reporting service, nor data reported manually by the credit union.

Printing Prices - Printing pricing is as follows:

Reporting Price: there is a \$100.00 minimum per form type.

Number of Pages Printed	Price
1-50	\$20.00
51-100	\$30.00
101-384	\$50.00
384+	\$0.14 per page

Mailing Price: actual postage costs will be charged with a \$0.04 cost per envelope.

The total price given by this process is only an estimate. Actual cost will be billed according to data generated at time of reporting.

NOTE: If FLEX is being utilized to print member forms, please be aware that a request cannot be made for member forms to be returned to the credit union. FLEX will be mailing forms directly to the members via USPS.

Reporting Files - After tax balancing and EOY is complete, the credit union will be required to complete the process by building the reporting files in January 2026. This process will generate the necessary IRS reporting files. The credit union must inform FLEX that tax data is balanced and available for processing.

If changes are necessary once the estimation has been completed, the credit union must contact the FLEX Tax Support Team to reset the program.

Tax Estimation

All FLEX users must complete the Tax Estimation process, whether opting for FLEX reporting services or choosing an alternate method (e.g., third party).

1. Forms Estimate -

- a. Using Telnet, type 'GO TAX' and select *Option 1*, "Forms Estimate"

```

TAX                                TAX MAIN MENU                                Copyright (c)
CMCI7LP5                           1980 - 2002 CMC/FLEX
                                       All Rights Reserved

Select one of the following:
TAX DATA MUST BE RECEIVED BY DEADLINE TO ENSURE MAILING BY JANUARY 31.
  1. Forms Estimate
  3. Maintain C.U. Tax Information
  5. Maintain 1098 Points Paid
  6. Maintain Exempt SSNs
  7. Maintain 1099-C Information
 14. Save Tax Files To I:
 21. Tax Reports Menu
 22. Tax 5498 Menu
 24. Flex Main Menu

Selection or command

```

2. Verify Payer Information -

```

CT1630A                            FLEX FEDERAL CREDIT UNION TEST 8.05                10/16/25
                                       Tax Information Maintenance                        08:21:08

Payer Information
Payer's Federal Id Number.. 123456789
Payer's State Id Number.... 12345678901
Name Line #1..... YOUR CREDIT UNION NAME
Name Line #2..... C/O SOMEONE ELSE
Shipping Address.. 123 MAIN STREET
City, St. Zip.... ANYWHERE                UT 841211234
1099-R Withholding Use CU's State Code? ..... _
Unless this code is set to Y, state withholding will be reported
to the tax authority using the member's state.

Transmitter Information
Transmitter Control Code.. 97567
Name Line #1..... COMPUTER MARKETING CORPORATION
Name Line #2..... ATTN: TAX DEPARTMENT
Mailing Address.. 8520 S SANDY PARKWAY
City, St. Zip.... SANDY, UT 84070

```

3. Verify Transmitter Information -

- a. If FLEX is performing your government reporting, the Transmitter Information should appear as shown.
- b. If the credit union is using a third-party processor, please obtain and enter the applicable information.
- c. If the credit union is using CUNA Mutual Group (CMG), enter the Transmitter Information for CMG.
- d. After verifying Tax Information is correct, press [ENTER]

CT1630A	FLEX FEDERAL CREDIT UNION TEST 8.05 Tax Information Maintenance	10/16/25 08:21:08
<u>Payer Information</u>		
Payer's Federal Id Number.. <u>123456789</u>		
Payer's State Id Number.... <u>12345678901</u>		
Name Line #1..... <u>YOUR CREDIT UNION NAME</u>		
Name Line #2..... <u>C/O SOMEONE ELSE</u>		
Shipping Address.. <u>123 MAIN STREET</u>		
City, St. Zip.... <u>ANYWHERE</u> <u>UT 841211234</u>		
1099-R Withholding Use CU's State Code? <u>_</u>		
Unless this code is set to Y, state withholding will be reported to the tax authority using the member's state.		
<u>Transmitter Information</u>		
Transmitter Control Code.. <u>97567</u>		
Name Line #1..... <u>COMPUTER MARKETING CORPORATION</u>		
Name Line #2..... <u>ATTN: TAX DEPARTMENT</u>		
Mailing Address.. <u>8520 S SANDY PARKWAY</u>		
City, St. Zip.... <u>SANDY, UT 84070</u>		

FLEX does not have any of the transmitting, labeling, or mailing instructions for any third parties.

4. Tax Forms Printing with Statements -

- a. Enter the response, 'Y' or 'N', to indicate if these forms should be included with year-end statements. This is the only location where this control setting will be maintained and cannot be changed once it is finalized. Press [F1] to continue.

GR3106S-1	GOVERNMENT REPORTING SERVICES	10/16/25
CMC	Tax Forms Printing with Statements	08:32:04

Tax forms 1099-INT and 1098 can be included with the year-end member statements. If they are included with the member statement, there will be NO requirement to create another member copy of these tax forms.

Bond redemption note: If tax form 1099-INT is included on the member statements and your credit union redeems bonds for credit union non-members, the 1099-INT forms for those individuals will be included as single page forms at the end of the statement run.

Include 1099-INT with member statements? Current Setting: Y
 Include 1098 with member statements? Current Setting: Y

These settings will affect available options in subsequent screens.

Type YES and press <F1> to confirm that you have read, understand and accept the above disclosures. (YES/NO)

NOTE: Currently, the only forms that may be included with the member year-end statements are 1099-INT and 1098. All other forms require a separate mailing. This option will increase the number of pages in the year-end member statement files and may increase the overall number of statements.

- b. Depending upon printing selection, the user will be presented with one of the following messages:

**You have not selected to print any tax forms with the statements.
 You will be required to select a method for delivery to your members
 in a later step of this process.**

—OR—

**You have selected to print both form types with the member statements.
 Your members will not receive these forms in any manner other than
 with their statements.**

5. Calculating Form Estimates -

- During this process, the system will determine whether the credit union has data that qualifies for the reportable form types. This is based on information in the files at time of estimation and then adjusted for projected activity for the rest of 2025.
- Upon pressing [F1], the program will begin processing the files and the progress will display in the *Estimates* column. Pressing [ENTER] to continue will generate the first of three screens that explain in detail the Government Reporting Services that will be provided by FLEX.

GR6000S-ES		FLEX FEDERAL CREDIT UNION TEST 8.05		10/16/25
CMC		Calculating Form Estimates		08:42:02
GOVERNMENT REPORTING SERVICES				
Form		Estimates		
1099-INT	Interest Income	487	1099-INTs.	3064 dividend accts.
1098	Mortgage Interest	22	1098s.	24 interest paid accts.
1098-AUTO	Car Interest	2	1098-AUTOs.	2 interest paid accts.
1099-C	Cancellation of Debt	0	1099-Cs.	
1099-OID	Original Issue Discount	0	1099-OIDs.	
1099-MISC	Miscellaneous Income	0	1099-MISCs.	0 vendors paid.
1099-NEC	Nonemployee Compensation	3	1099-NECs.	5 nonemployees paid.
1099-R	IRA Distributions	8	1099-Rs.	
5498	IRA Contributions	41	5498s.	
1099-Q	ESA Distributions	0	1099-Qs.	
5498-ESA	ESA Contributions	2	5498-ESAs.	
1099-SA	HSA Distributions	0	1099-SAs.	
5498-SA	HSA Contributions	25	5498-SAs.	

Estimations complete. Press <Enter>.

Starting in 2024, the IRS requires anyone filing a TOTAL of 10 forms or more to file electronically, whether using FLEX, on your own, or through a third party.

6. Read & Review Processing Information -

- a. Please read and review each processing information screen. The user must type 'YES' on the prompt and press [F1] to verify that the content is completely understood.

GR6000S	GOVERNMENT REPORTING SERVICES	10/29/25
CMC		11:47:27

The following options are available for 2025

1. Utilize FLEX's government reporting services. FLEX performs various combinations of printing, mailing and reporting to the IRS.
2. Arrange for this service to be done by a third party. All data will be in IRS format. You will be responsible to ensure that the data is received and can be read by your processor.
3. Generate and report manually. If you have **less than 10 forms TOTAL** then you may manually type your forms and report to the IRS on paper.

The deadline for returning your estimation to FLEX is **11/17/25**. A late fee of **\$500.00** will apply to estimations received after the deadline. In addition, FLEX cannot guarantee on-time delivery of forms for late estimations. This could subject the Credit Union to fines and/or penalties by the IRS.

Type YES and press <F1> to confirm that you have read, understand and accept the above disclosures.

GR6000S	GOVERNMENT REPORTING SERVICES	10/24/25
CMC		14:51:51

The prices for government reporting for 2025 will be as follows:

Printing Member copy is one form per page. (1099-R and 1099-MISC are three and two pages respectively.) Credit Union copies are two forms per page for 1099-R and 1099-MISC and three forms per page for all other form types.

- \$20 for 1-50 pages per form type
- \$30 for 51-100 pages per form type
- \$50 for 101-384 pages per form type
- \$.14 per page for 384 pages & above per form type

Mailing There will be a **\$.04** charge per envelope plus actual postage costs. Forms will be mailed at the First Class pre-sort rate.

Reporting \$100 per form type.

NOTE: Deposits will no longer be required with your estimation. Estimations will automatically be emailed to FLEX when complete.

Type YES and press <F1> to confirm that you have read, understand and accept the above disclosures.

NOTE: There is a \$100.00 reporting fee per form type. This will apply to any form type reported by FLEX on behalf of the credit union. Also, note *there is no longer a required deposit with your estimation*. **Completed estimations are now automatically emailed to FLEX.**

- b. Numbers used within the estimation will determine the amount of projected payment required. Actual costs incurred may change due to data generated at time of reporting. If forms of a particular type are ordered at the time of estimation but not generated at reporting time, fees will not be assessed for that form type. The credit union will be charged only for forms printed, mailed, and reported.

GR6000S	GOVERNMENT REPORTING SERVICES	10/29/25
CMC		11:46:08

Tax data will be due at FLEX by 01/12/26. For late data, a fee of \$500.00 will be billed. This is in addition to any late fee for a late estimate.

If the data is late, FLEX does not guarantee on-time delivery of forms. This could subject the Credit Union to fines and/or penalties by the IRS.

Tax data is retrieved from the Credit Union's server over a secure connection via the internet.

It is the Credit Union's responsibility to inform FLEX tax personnel that the data is balanced and available and to verify that the connection is active. The tax personnel will be able to assist with this verification.

Type YES and press <F1> to confirm that you have read, understand and accept the above disclosures. _____

NOTE: Check deadlines for reporting services if using a third-party service. A late fee of \$500.00 will be billed for data received by FLEX after the deadline of **January 12, 2026 at 5:00 pm MST**.

7. Government Reporting Services -

The order the screens will present is as follows:

- a. **1099-INT** - Taxable dividends/interest paid on shares, certificates, and bonds
 - b. **1098** - Interest paid by members on qualifying loans
 - c. **1098-AUTO** - Interest paid by members on qualifying new vehicle loans
 - d. **1099-C** - Debts (loans) canceled by the credit union
 - e. **1099-OID** - Dividends/Interest earned by unpaid on qualifying certificates; qualifying certificates are those with a term greater than one year that pays on maturity
 - f. **1099-MISC** - Payments made to qualifying vendors through the FLEX Accounts Payable Module
 - g. **1099-NEC** - Payments made to qualifying vendors through the FLEX Accounts Payable Module
 - h. **1099-R** - Distributions made from IRA accounts
 - i. **5498** - Contributions made to IRA accounts
 - j. **1099-Q** - Distributions made from qualified tuition programs or Coverdell ESAs
 - k. **5498-ESA** - Contributions made to qualified tuition programs or Coverdell ESAs
 - l. **1099-SA** - Distributions made from qualified Health Savings Accounts (HSA)
 - m. **5498-SA** - Contributions made to qualified Health Savings Accounts (HSA)
- a. Decide how the credit union will be reporting to the IRS. Choose *Option 1* to have FLEX report, *Option 2* to have the credit union manually report, or *Option 3* to have a third party report.

NOTE: The credit union's selection from the previous year is shown.

GR6200S	FORM 1099-INT	10/16/25
CMC	Form 1099-INT reports taxable dividend income	08:57:02

It is estimated that you will have 487 forms. Your selections:

FORM 1099-INT
REPORTING

How will reporting to the IRS be performed? Your options:

1. FLEX will report to the IRS.
2. The Credit Union will report manually.
3. A third party will report. The CU will be responsible to ensure that the data is received and can be read by the processor. No other services will be available.

_ FLEX Last year - FLEX

Enter a valid option

Enter=Process F12=Previous

F3=Exit

If the credit union is having CMG or another third party handle reporting for IRA/HSA, do **NOT** specify FLEX on 1099-R, 5498, 1099-Q, 5498-ESA, 1099-SA, or 5498-SA forms during this estimation. If *Option 1* is selected to the IRA/HSA forms and CMG is doing the reporting, the members' information will be reported to the IRS twice.

- b. The forms that do not require reporting below the minimum, type 'Y' to report/print said forms or type 'N' to not. Press [ENTER] to proceed.

```
GR6200S          FORM 1099-INT          10/16/25
CMC              Form 1099-INT reports taxable dividend income 08:57:02

It is estimated that you will have 487 forms. Your selections:

FORM 1099-INT
REPORTING

Credit Unions are not required to report 1099-INT income if
taxable income is less than $10.00. You have 2577 members
(estimated) with dividend income less than $10.00.

Do you wish to report/print for members with YTD dividends
less than $10.00?

Y. Yes
N. No
_ Yes          Last year - Only over $10

Enter a valid option
Enter=Process          F12=Previous

F3=Exit
```

- c. The credit union may choose to internally report and print the form counts that are less than the minimum required by the IRS. These form types include 1099-INTs under \$10.00, 1098s under \$600.00, and 1099-MISCs or 1099-NECs under \$600.00.
 - i. This may considerably increase the cost to the credit union due to the increased number of printed forms and postage.
 - ii. The estimated number for the form that displays in the *Reporting* column will change if the credit union chooses this option.

```
GR6330S          FORM 1098-AUTO          10/16/25
CMC              Form 1098-AUTO reports car interest paid 12:53:04

It is estimated that you will have 2 forms. Your selections:

FORM 1098-AUTO
REPORTING

How will reporting to the IRS be performed? Your options:

1. FLEX will report to the IRS.
2. The Credit Union will report manually.
3. A third party will report. The CU will be responsible
to ensure that the data is received and can be read by
the processor. No other services will be available.

_ FLEX          Last year -

Enter a valid option
Enter=Process          F12=Previous

F3=Exit
```

NOTE: In preparation for the new legislation, previously mentioned (Sec. 70203), FLEX has allowed reporting qualified loans for 1098-AUTO. Qualified loans are established by the credit union and marked in Loan Maintenance, in a drop-down for 1098s. **FLEX is not responsible for determining eligibility.**

8. Member Copy Printing -

- a. If the user selects *Option 1*, FLEX will print the member copies; FLEX will also mail the member copies. This delivery method utilizes USPS to mail forms directly to members. Please be aware that a request cannot be made for member forms to be returned to the credit union.

—If FLEX prints, FLEX mails—

GR6200S	FORM 1099-INT	10/16/25
CMC	Form 1099-INT reports taxable dividend income	08:57:02

It is estimated that you will have 487 forms. Your selections:

FORM 1099-INT
MEMBER COPY PRINTING

Select the method by which the member copies of the 1099-INTs will be printed:

1. FLEX will print the member copies.
3. A third party will print the member copies. The CU will be responsible for ensuring that the data is received and can be read by the processor

_ Enter 1 or 3 Last year - On Statement

Enter a valid option

Enter=Process F12=Previous

F3=Exit

- b. A summary screen will show the choices made in previous screens.

GR6200S	FORM 1099-INT	10/16/25
CMC	Form 1099-INT reports taxable dividend income	09:07:16

It is estimated that you will have 487 forms. Your selections:

Reporting to the IRS will be done through FLEX.
Processing will include members who have at least \$10.00 in reportable income.
Member copies will be printed by FLEX.
Member copies will be mailed by FLEX directly to the members.
An archive will be created in Document manager.

Press <F1> to accept these options or <F12> to make changes.
You have chosen not to print 2577 forms that are under the reporting limit.

NOTE: If the credit union chooses to include forms which are estimated to be zero (see Offered Services section of this document), a message will appear along the bottom of the screen noting that the costs for the form are not included in the estimation.

9. Offered Services -

- a. If the estimating program determines that a credit union does not appear to offer services that meet the criteria for a certain form type, a screen like the one below will display. Depending on form type, the verbiage may vary. If the credit union does not currently expect the requirement to report a specific form type but there is a possibility that the requirement may change by year-end, enter 'Y' on this screen.

FORM 1099-OID

Form 1099-OID reports original issue discount. You do not appear to have any certificates that will require a 1099-OID. Do you currently offer, or are you planning to offer certificate accounts that have a maturity GREATER than one year AND pay interest ONLY at maturity?

Y. Yes.
This may increase what you owe after processing is complete since it is not included in your estimate now.

N. No.
You will be unable to order 1099-OID services from FLEX.

-

Enter=Process F12=Previous

- b. The credit union may choose to internally report and print the form counts that are less than the minimum required by the IRS. These form types include 1099-INTs under \$10.00, 1098s under \$600.00, and 1099-MISCs and 1099-NECs under \$600.00.
- i. This may considerably increase the cost to the credit union due to the increased number of printed forms and postage.
 - ii. The estimated number for the form that displays in the *Reporting* column will change if the credit union chooses this option.

10. Finalizing the Order -

- a. After all form types have been addressed and completed, a screen similar to that below will display. Any of the form types may be selected and changes may be made to the current printing selections. Typing 'S' and pressing [ENTER] on a specific form will present the screen options for that form type. Make any necessary changes and press [ENTER].

GR6000S-ES	FLEX FEDERAL CREDIT UNION TEST 8.05	10/16/25
CMC		09:15:17
To change your order, select a form below:		
		Estimated
<u>Form</u>	<u>Report</u>	<u>Member Copy Forms</u> <u>Cost</u>
1099-INT Interest Income	FLEX	By FLEX 487 508.59
1098 Mortgage Interest	FLEX	By FLEX 24 166.05
1098-AUTO Car Interest	FLEX	By FLEX 2 150.00
1099-C Cancellation of Debt	N/A	N/A 0 .00
1099-OID Original Issue Discount	N/A	N/A 0 .00
1099-MISC Miscellaneous Income	N/A	N/A 0 .00
1099-NEC Nonemployee Compensation	FLEX	By FLEX 5 153.34
1099-R IRA Distributions	3rd Party	3rd Party 8 .00
5498 IRA Contributions	FLEX	By FLEX 41 151.33
1099-Q ESA Distributions	N/A	N/A 0 .00
5498-ESA ESA Contributions	FLEX	By FLEX 2 153.34
1099-SA HSA Distributions	N/A	N/A 0 .00
5498-SA HSA Contributions	FLEX	By FLEX 25 153.34
STEP 1 - PRINT and review your order by pressing F1.		
STEP 2 - CHANGE the services ordered as needed by selecting the form above.		
STEP 3 - FINALIZE your order by typing YES below. Once your order has been finalized, you will be UNABLE to change it without FLEX assistance.		
F1=Print Worksheet For Review		
MA+ D	MW	05/001

- b. Press [F1] to begin finalizing your order.
 - i. Enter your name and job title to verify your authorization. The worksheet will print on the default system printer.

GR6000S	GOVERNMENT REPORTING SERVICES	10/16/25
CMC		09:18:40
Please enter the following information that will print on the order form that will be emailed to FLEX and printed for your records.		
NAME:	_____	
TITLE:	_____	
Type YES and press <F1> to confirm that you understand that finalizing will authorize FLEX to process taxes as you have selected		

- ii. Review the Tax Order Detail worksheet and correct any errors or inconsistencies. These will be listed on the worksheet form as exceptions. Exceptions might include items such as specifying third party for 1099-R reporting but specifying FLEX for the 5498 reporting.

CR60005 T85 TAX SERVICE REVIEW REPORT 10/29/25
 CMC FLEX FEDERAL CREDIT UNION TRST 8.05 11:49:52

1099-INT Estimated Cost: 100.00	1098 Estimated Cost: 21.41
Report to IRS: FLEX Rpt/Prt if YTD < 10: NO Print member copy: ON STATEMENT Mail member copy: Archive Option: W/ MEMBER STATEMENT	Report to IRS: FLEX Rpt/Prt if YTD < 600: NO Print member copy: ON STATEMENT Mail member copy: Archive Option: W/ MEMBER STATEMENT
1099-C Estimated Cost: 0.00	1099-OID Estimated Cost: 0.00
Report to IRS: FLEX Print member copy: FLEX Mail member copy: FLEX Archive Option: TO DOCMAN	Report to IRS: FLEX Print member copy: FLEX Mail member copy: FLEX Archive Option: TO DOCMAN
1099-MISC Estimated Cost: 0.00	1099-NBC Estimated Cost: 122.83
Report to IRS: FLEX Rpt/Prt if YTD < 600: NO Print member copy: FLEX Mail member copy: FLEX Archive Option: TO DOCMAN	Report to IRS: FLEX Rpt/Prt if YTD < 600: NO Print member copy: FLEX Mail member copy: FLEX Archive Option: TO DOCMAN
1098-AUTO Estimated Cost: 120.08	Total Estimated Cost: 364.32
Report to IRS: FLEX Rpt/Prt if YTD < 600: NO Print member copy: FLEX Mail member copy: FLEX Archive Option: TO DOCMAN	This is an estimate only. Final costs may vary depending on a number of factors. Forms currently with 0 estimated forms are not included in estimation. WARNINGS/EXCEPTIONS: No warnings or exceptions.

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CR60005 TAX SERVICE REVIEW REPORT 10/29/25
 CMC FLEX FEDERAL CREDIT UNION TRST 8.05 11:49:52

1099-R Estimated Cost: 0.00	5498 Estimated Cost: 0.00
Report to IRS: 3RD PARTY Print member copy: Mail member copy: Archive Option:	Report to IRS: 3RD PARTY Print member copy: Mail member copy: Archive Option:
1099-Q Estimated Cost: 0.00	5498-RSA Estimated Cost: 0.00
Report to IRS: 3RD PARTY Print member copy: Mail member copy: Archive Option:	Report to IRS: 3RD PARTY Print member copy: Mail member copy: Archive Option:
1099-SA Estimated Cost: 0.00	5498-SA Estimated Cost: 0.00
Report to IRS: 3RD PARTY Print member copy: Mail member copy: Archive Option:	Report to IRS: 3RD PARTY Print member copy: Mail member copy: Archive Option:
Total Estimated Cost: 364.32	Total Estimated Cost: 364.32
	This is an estimate only. Final costs may vary depending on a number of factors. Forms currently with 0 estimated forms are not included in estimation. WARNINGS/EXCEPTIONS: No warnings or exceptions.

Page 2 of 2

- iii. The Tax Order Detail form may be changed and printed as many times as needed by pressing [F1]. Credit union will need to reprint the worksheet to review and confirm any changes.
- iv. The order MUST BE FINALIZED with FLEX by typing 'Yes' at the bottom of the screen and pressing [ENTER].

Printed, reviewed and ready to finalize your order? Type YES to finalize

- v. CAUTION: The order cannot be changed once it has been finalized. If changes are required, the credit union must contact FLEX for assistance.

- vi. The screen below shows the total estimated cost for each separate form type as well as the Grand Total.

```

GR6000S          FLEX FEDERAL CREDIT UNION TEST 8.05          10/22/25
CMC              Government Reporting/Form Finalization      11:22:32
Your order form has been emailed to FLEX. There is no need to mail a hard
copy to FLEX. Print and keep one for your records only.
A late fee of $500.00 will be assessed on all orders received after
the deadline.
                Press <F1> to re-print the report

Est'd
Number  Form      Reports                               Due
-----  ---      -
 487   1099-INT  Taxable dividend income              100.00
  24   1098      Mortgage interest paid                51.33
  2    1098-AUTO  Car interest paid                     150.00
  8    1099-R    Distributions from IRAs               155.35
  0    1099-OID  Original issue discount                0.00
  0    1099-C    Cancellation of debt                  0.00
 41    5498      Contributions to IRAs                  155.35
  0    1099-MISC  Miscellaneous income                   0.00
  6    1099-NEC  Nonemployee Compensation              154.01
  0    1099-Q    Distributions from qualified programs   0.00
  2    5498-ESA  Contributions to qualified programs     154.01
  0    1099-SA   Distributions from Health Savings
Accounts                               0.00
 25    5498-SA   Contributions to Health Savings
Accounts                               154.01
                                           Grand Total 1074.06

Type YES to complete the order and exit
MA + D
24/059
    
```

NOTE: Do not type 'YES' to complete order without ensuring the Tax Service Order Form has been printed.

11. Tax Order Detail Form and Tax Order Authorization Form -

- a. Both the Tax Order Detail (TAXORDDTL) and Tax Order Authorization (TAXORDAUT) forms are available for viewing in DocMan.
- b. The Tax Order Detail Form is printed on the default system printer for review and changes as many times as necessary, prior to finalization.

The Tax Service Order Form is now emailed automatically to the FLEX Tax Team. There is no need to print this form and mail it to FLEX. The tax estimation process still must be completed by the estimation deadline of **Monday, November 17, 2025**. *No deposit is required to FLEX with the estimation for the 2025 tax year.*

086000R T95 CMC	TAX SERVICE ORDER FORM		10/29/25 11:49:59
	YOUR CREDIT UNION NAME C/O SOMEONE ELSE 123 MAIN STREET ANYWHERE, VT 04121-1234		
1099-INT	Estimated Cost: 100.00 Estimated # of Forms: 487 OFFICE USE ONLY: CNGXXXXXXXXXX	1098	Estimated Cost: 21.41 Estimated # of Forms: 23 OFFICE USE ONLY: CNGXXXXXXXXXX
1099-C	Estimated Cost: 0.00 Estimated # of Forms: 0 OFFICE USE ONLY: CNCCXXXXXXXXXX	1099-OID	Estimated Cost: 0.00 Estimated # of Forms: 0 OFFICE USE ONLY: CNCCXXXXXXXXXX
1099-R	Estimated Cost: 0.00 Estimated # of Forms: 8 OFFICE USE ONLY: 3 NXXXXXXXXXX	5498	Estimated Cost: 0.00 Estimated # of Forms: 41 OFFICE USE ONLY: 3 NXXXXXXXXXX
1099-Q	Estimated Cost: 0.00 Estimated # of Forms: 0 OFFICE USE ONLY: 3NNXXXXXXXXXX	5498-ESA	Estimated Cost: 0.00 Estimated # of Forms: 2 OFFICE USE ONLY: 3 NXXXXXXXXXX
1099-SA	Estimated Cost: 0.00 Estimated # of Forms: 0 OFFICE USE ONLY: 3NNXXXXXXXXXX	5498-SA	Estimated Cost: 0.00 Estimated # of Forms: 25 OFFICE USE ONLY: 3 NXXXXXXXXXX
1099-MISC	Estimated Cost: 0.00 Estimated # of Forms: 0 OFFICE USE ONLY: CNCCXXXXXXXXXX	1099-NEC	Estimated Cost: 122.83 Estimated # of Forms: 4 OFFICE USE ONLY: CNCCXXXXXXXXXX
1098-AUTO	Estimated Cost: 120.08 Estimated # of Forms: 2 OFFICE USE ONLY:	This is an estimate only. Final Totals may vary depending on a number of factors.	
		Total Estimated Forms: 592	
		Total Estimated Cost: 364.32	
<p>*** Form estimate based on \$20 for 1-50 pages per form, \$30 for 51-100 pages per form, \$50 for 101-304 pages per form and .14 per page for 305 pages and above per form.</p> <p><u>INSTRUCTIONS:</u></p> <p>STEP 1 - Review the authorization statement at the bottom of this form. FLEX cannot report to the IRS without your authorization.</p> <p>STEP 2 - Print a copy of this order form for your records.</p> <p>STEP 3 - Finalizing this estimation is your authorization for FLEX to process taxes as outlined in this order. FORMS ARE DUE AT FLEX BY 11/17/25. Late forms are subject to a late fee of \$500.00.</p> <p>FINALIZING THIS WILL AUTOMATICALLY SEND AN EMAIL TO FLEX GRANTING AUTHORIZATION. NOTE: NO DEPOSIT REQUIRED. YOU WILL BE BILLED IN FULL AT COMPLETION.</p> <p>I hereby authorize Computer Marketing Corporation to either a) report tax information to the Internal Revenue Service and applicable State Tax Commission(s) as well as generate tax forms for my membership as instructed by this order form or b) provide me with software needed to generate an IRS format tax file for use by a third party. I affirm the tax data provided to FLEX is correct to the best of my knowledge.</p> <p>Date: 10/29/25</p> <p>Printed Name: TEST</p> <p>Title: TEST</p>			

Estimations are due to FLEX by 5:00 p.m. MST on November 17, 2025.
Late estimations are subject to a \$500.00 late fee.
Deposits are not required for the 2025 Tax Estimations.
Tax Estimations are now emailed automatically to the FLEX Tax Team.

For Tax Estimation FAQ
 Visit [FLEX Academy](#)