to any charges, such as interest, that may be assessed by your bank or credit card issuer. The convenience fee will be reflected on your credit card statement separately from the tax payment. If you're interested in paying your taxes by phone, you can obtain more information regarding these fees by calling 1-877-754-4413 or on the Official Payments Corporation (formerly US Audiotex) Web site at www.8882paytax.com. If you're interested in filing and paying your taxes using tax preparation software, you can obtain more information regarding these fees from an Authorized IRS e-file Provider or within the tax preparation software.

Errors and Questions

IN CASE YOU HAVE QUESTIONS ABOUT YOUR TAX PAYMENT:

The following are common reasons why a credit card transaction may not be authorized:

- 1. Your credit card account does not contain a sufficient line of credit to complete the transaction; or
- 2. You have not provided the correct credit card information.

Once you have authorized a credit card payment, your tax information will be validated. After this occurs, your payment cannot be cancelled.

Any question or dispute concerning billing errors, fees or interest charged in connection with a credit card payment must be raised with the credit card issuer and not the Internal Revenue Service (see the Customer Service number and address on your latest credit card statement).

Any question or dispute concerning the amount of tax owed or any other matter concerning the tax return must be raised with the Internal Revenue Service and not the credit card issuer or company accepting the credit card payment. If necessary, write to the IRS Service Center where your tax return would be mailed about your income tax payment. Include your Social Security

Number, the tax year for which payment was made, how you filed your tax return (electronically, through IRS e-file, etc.) and how you made your payment. The Treasury will not have your credit card number on file. You may also call the IRS at 1-800-829-1040.

Address Changes

As soon as you are aware of any change in the address that you entered in your tax return you must send Form 8822, Change of Address, or write a letter to the IRS Service Center where your tax return would be mailed. Give your old address, your full name, your Social Security Number and/or your employer identification number. Give us your new address and effective date. Sign your letter. If you filed a joint return, give the same information concerning your spouse and have your spouse sign the letter as well. Don't forget to write a letter for your children, too, if they file tax returns.

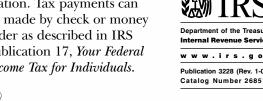
Disclosure of Account Information to Third Parties

The Treasury will not receive or maintain your credit card number. The Treasury has made reasonable effort to ensure that the companies involved with your credit card tax payment (including credit card companies, associations and banks) only use your tax payment information for purposes such as credit card account maintenance and processing purposes.

Additional Information

Check the IRS Web site at www.irs.gov for more information. Tax payments can be made by check or money order as described in IRS Publication 17, Your Federal Income Tax for Individuals.

















hank you for your interest in making your Federal income tax payment by credit card. Your legal rights with respect to a tax payment by credit card are governed by regulations issued by the U.S.Treasury. This is a plain English summary, which does not provide any additional rights beyond the regulations. A copy of the actual regulations can be found on the IRS Web site, www.irs.gov. Questions and Answers regarding the credit card payment option can also be found on this Web site.

INCLUDED HERE ARE THE FOLLOWING TOPICS:

- Making your payments by credit card
- When does IRS consider the payment to be made?
- Are there any charges?
- What to do if there are questions or errors
- What to do if you move
- Disclosure of credit card information to third parties

Making Your Payments By Credit Card

You can use a credit card to electronically pay taxes by phone or using tax preparation software.

PAY BY PHONE

You can pay by phone using a MasterCard®, American Express or any Discover®Card brand credit card. This program is a service of Official Payments Corporation (formerly US Audiotex), a private credit card processor, under agreement with the IRS. To pay by phone, call 888-2PAY-TAXSM (1-888-272-9829), toll free.

You can make the following tax payments by phone:

- 1999 Form 1040 series individual tax returns with a balance due (beginning January 14, 2000)
- 1999 Form 4868 automatic extension of time to file a tax return with an expected balance due (beginning January 14, 2000)
- 2000 Form 1040-ES quarterly estimated taxes for individuals (beginning March 1, 2000)

You will be prompted to enter your Social Security Number, payment amount and credit card information. Be sure to enter the correct Social Security Number. If you are a married, filing joint filer, you must enter the Social Security Number of the first spouse listed on the preprinted mailing label on your 1999 Form 1040 tax package or postcard provided by the IRS.

You will be provided a confirmation number at the end of the call. Your credit card statement will also provide confirmation of your electronic payment.

If you pay your taxes electronically, you do not have to send in a corresponding paper payment voucher or form (Form 1040-V, Form 1040-ES or Form 4868).

Note:

1. You cannot pay by phone if this is the first year that you've filed a return.

- 2. Official Payments Corporation (formerly US Audiotex) cannot accept payments from spouses who are not listed as the primary filer on the preprinted mailing label on their 1999 tax return or postcard.
- 3. To make a payment of \$100,000 or greater by phone, you may call Official Payments Corporation (formerly US Audiotex) at 1-877-754-4420.

FILE AND PAY

You can *e-file* your 1999 individual tax return and pay your balance due with a credit card through an Authorized IRS *e-file* Provider or tax preparation software. Refer to an Authorized IRS *e-file* Provider or tax preparation software for ways to *e-file* and pay your balance due with a credit card or visit the Web site listed above for more information. This option is not available in all tax preparation software.

Time of Payment

Pursuant to the U.S. Treasury regulations, a 1999 Federal income tax payment by credit card will be deemed to be timely paid if the credit card transaction is authorized by midnight on April 17, 2000.

Should the private processor not make the tax payment in the amount that you authorized to the Treasury (for any reason), you will remain liable for the balance of the tax due. If your credit card statement contains tax payment transactions that you did not authorize, notify the credit card issuer at once. The tax payment will be reflected on your credit card statement as a "U.S. Treasury Tax Payment".

Charges

There are no charges by the Treasury for processing the payment transaction. The company that accepts credit card payments for IRS taxes will charge a convenience fee (you will be informed of all charges and fees at the time you authorize the payment). This fee is in addition