

# Appendix

# SINGLE Persons—WEEKLY Payroll Period

| If the wages are—                           |               | And the number of withholding allowances claimed is— |     |     |     |     |     |     |     |     |     |     |
|---|---------------|--|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| At least                                    | But less than | 0  | 1   | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  |
| The amount of income tax to be withheld is— |               |  |     |     |     |     |     |     |     |     |     |     |
| \$0   | \$55          | \$0  | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 55  | 60            | 1  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 60  | 65            | 1  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 65  | 70            | 2  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 70  | 75            | 2  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 75  | 80            | 3  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 80  | 85            | 3  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 85  | 90            | 4  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 90  | 95            | 4  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 95  | 100           | 5  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 100   | 105           | 5  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 105   | 110           | 6  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 110   | 115           | 6  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 115   | 120           | 7  | 1   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 120   | 125           | 7  | 1   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 125   | 130           | 8  | 2   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 130   | 135           | 8  | 2   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 135   | 140           | 9  | 3   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 140   | 145           | 9  | 3   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 145   | 150           | 10   | 4   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 150   | 155           | 10   | 4   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 155   | 160           | 11   | 5   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 160   | 165           | 11   | 5   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 165   | 170           | 12   | 6   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 170   | 175           | 12   | 6   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 175   | 180           | 13   | 7   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 180   | 185           | 13   | 7   | 1   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 185   | 190           | 14   | 8   | 1   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 190   | 195           | 14   | 8   | 2   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 195   | 200           | 15   | 9   | 2   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 200   | 210           | 16   | 9   | 3   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 210   | 220           | 18   | 10  | 4   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 220   | 230           | 19   | 11  | 5   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 230   | 240           | 21   | 12  | 6   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 240   | 250           | 22   | 13  | 7   | 1   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 250   | 260           | 24   | 15  | 8   | 2   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 260   | 270           | 25   | 16  | 9   | 3   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 270   | 280           | 27   | 18  | 10  | 4   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 280   | 290           | 28   | 19  | 11  | 5   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 290   | 300           | 30   | 21  | 12  | 6   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 300   | 310           | 31   | 22  | 13  | 7   | 1   | 0   | 0   | 0   | 0   | 0   | 0   |
| 310   | 320           | 33   | 24  | 14  | 8   | 2   | 0   | 0   | 0   | 0   | 0   | 0   |
| 320   | 330           | 34   | 25  | 16  | 9   | 3   | 0   | 0   | 0   | 0   | 0   | 0   |
| 330   | 340           | 36   | 27  | 17  | 10  | 4   | 0   | 0   | 0   | 0   | 0   | 0   |
| 340   | 350           | 37   | 28  | 19  | 11  | 5   | 0   | 0   | 0   | 0   | 0   | 0   |
| 350   | 360           | 39   | 30  | 20  | 12  | 6   | 0   | 0   | 0   | 0   | 0   | 0   |
| 360   | 370           | 40   | 31  | 22  | 13  | 7   | 1   | 0   | 0   | 0   | 0   | 0   |
| 370   | 380           | 42   | 33  | 23  | 14  | 8   | 2   | 0   | 0   | 0   | 0   | 0   |
| 380   | 390           | 43   | 34  | 25  | 16  | 9   | 3   | 0   | 0   | 0   | 0   | 0   |
| 390   | 400           | 45   | 36  | 26  | 17  | 10  | 4   | 0   | 0   | 0   | 0   | 0   |
| 400   | 410           | 46   | 37  | 28  | 19  | 11  | 5   | 0   | 0   | 0   | 0   | 0   |
| 410   | 420           | 48   | 39  | 29  | 20  | 12  | 6   | 0   | 0   | 0   | 0   | 0   |
| 420   | 430           | 49   | 40  | 31  | 22  | 13  | 7   | 0   | 0   | 0   | 0   | 0   |
| 430   | 440           | 51   | 42  | 32  | 23  | 14  | 8   | 1   | 0   | 0   | 0   | 0   |
| 440   | 450           | 52   | 43  | 34  | 25  | 15  | 9   | 2   | 0   | 0   | 0   | 0   |
| 450   | 460           | 54   | 45  | 35  | 26  | 17  | 10  | 3   | 0   | 0   | 0   | 0   |
| 460   | 470           | 55   | 46  | 37  | 28  | 18  | 11  | 4   | 0   | 0   | 0   | 0   |
| 470   | 480           | 57   | 48  | 38  | 29  | 20  | 12  | 5   | 0   | 0   | 0   | 0   |
| 480   | 490           | 58   | 49  | 40  | 31  | 21  | 13  | 6   | 0   | 0   | 0   | 0   |
| 490   | 500           | 60   | 51  | 41  | 32  | 23  | 14  | 7   | 1   | 0   | 0   | 0   |
| 500   | 510           | 61   | 52  | 43  | 34  | 24  | 15  | 8   | 2   | 0   | 0   | 0   |
| 510   | 520           | 63   | 54  | 44  | 35  | 26  | 17  | 9   | 3   | 0   | 0   | 0   |
| 520   | 530           | 64   | 55  | 46  | 37  | 27  | 18  | 10  | 4   | 0   | 0   | 0   |
| 530   | 540           | 66   | 57  | 47  | 38  | 29  | 20  | 11  | 5   | 0   | 0   | 0   |
| 540   | 550           | 67   | 58  | 49  | 40  | 30  | 21  | 12  | 6   | 0   | 0   | 0   |
| 550   | 560           | 69   | 60  | 50  | 41  | 32  | 23  | 13  | 7   | 1   | 0   | 0   |
| 560   | 570           | 70   | 61  | 52  | 43  | 33  | 24  | 15  | 8   | 2   | 0   | 0   |
| 570   | 580           | 72   | 63  | 53  | 44  | 35  | 26  | 16  | 9   | 3   | 0   | 0   |
| 580   | 590           | 73   | 64  | 55  | 46  | 36  | 27  | 18  | 10  | 4   | 0   | 0   |
| 590   | 600           | 75   | 66  | 56  | 47  | 38  | 29  | 19  | 11  | 5   | 0   | 0   |

## SINGLE Persons—WEEKLY Payroll Period

| If the wages are— |               | And the number of withholding allowances claimed is— |      |      |      |      |      |      |      |     |     |     |
|-------------------|---------------|--|------|------|------|------|------|------|------|-----|-----|-----|
| At least          | But less than | 0  | 1    | 2    | 3    | 4    | 5    | 6    | 7    | 8   | 9   | 10  |
|                   |               | The amount of income tax to be withheld is—          |      |      |      |      |      |      |      |     |     |     |
| \$600             | \$610         | \$76   | \$67 | \$58 | \$49 | \$39 | \$30 | \$21 | \$12 | \$6 | \$0 | \$0 |
| 610               | 620           | 79   | 69   | 59   | 50   | 41   | 32   | 22   | 13   | 7   | 1   | 0   |
| 620               | 630           | 81   | 70   | 61   | 52   | 42   | 33   | 24   | 15   | 8   | 2   | 0   |
| 630               | 640           | 84   | 72   | 62   | 53   | 44   | 35   | 25   | 16   | 9   | 3   | 0   |
| 640               | 650           | 86   | 73   | 64   | 55   | 45   | 36   | 27   | 18   | 10  | 4   | 0   |
| 650               | 660           | 89   | 75   | 65   | 56   | 47   | 38   | 28   | 19   | 11  | 5   | 0   |
| 660               | 670           | 91   | 76   | 67   | 58   | 48   | 39   | 30   | 21   | 12  | 6   | 0   |
| 670               | 680           | 94   | 78   | 68   | 59   | 50   | 41   | 31   | 22   | 13  | 7   | 1   |
| 680               | 690           | 96   | 81   | 70   | 61   | 51   | 42   | 33   | 24   | 14  | 8   | 2   |
| 690               | 700           | 99   | 83   | 71   | 62   | 53   | 44   | 34   | 25   | 16  | 9   | 3   |
| 700               | 710           | 101  | 86   | 73   | 64   | 54   | 45   | 36   | 27   | 17  | 10  | 4   |
| 710               | 720           | 104  | 88   | 74   | 65   | 56   | 47   | 37   | 28   | 19  | 11  | 5   |
| 720               | 730           | 106  | 91   | 76   | 67   | 57   | 48   | 39   | 30   | 20  | 12  | 6   |
| 730               | 740           | 109  | 93   | 78   | 68   | 59   | 50   | 40   | 31   | 22  | 13  | 7   |
| 740               | 750           | 111  | 96   | 80   | 70   | 60   | 51   | 42   | 33   | 23  | 14  | 8   |
| 750               | 760           | 114  | 98   | 83   | 71   | 62   | 53   | 43   | 34   | 25  | 16  | 9   |
| 760               | 770           | 116  | 101  | 85   | 73   | 63   | 54   | 45   | 36   | 26  | 17  | 10  |
| 770               | 780           | 119  | 103  | 88   | 74   | 65   | 56   | 46   | 37   | 28  | 19  | 11  |
| 780               | 790           | 121  | 106  | 90   | 76   | 66   | 57   | 48   | 39   | 29  | 20  | 12  |
| 790               | 800           | 124  | 108  | 93   | 78   | 68   | 59   | 49   | 40   | 31  | 22  | 13  |
| 800               | 810           | 126  | 111  | 95   | 80   | 69   | 60   | 51   | 42   | 32  | 23  | 14  |
| 810               | 820           | 129  | 113  | 98   | 83   | 71   | 62   | 52   | 43   | 34  | 25  | 15  |
| 820               | 830           | 131  | 116  | 100  | 85   | 72   | 63   | 54   | 45   | 35  | 26  | 17  |
| 830               | 840           | 134  | 118  | 103  | 88   | 74   | 65   | 55   | 46   | 37  | 28  | 18  |
| 840               | 850           | 136  | 121  | 105  | 90   | 75   | 66   | 57   | 48   | 38  | 29  | 20  |
| 850               | 860           | 139  | 123  | 108  | 93   | 77   | 68   | 58   | 49   | 40  | 31  | 21  |
| 860               | 870           | 141  | 126  | 110  | 95   | 80   | 69   | 60   | 51   | 41  | 32  | 23  |
| 870               | 880           | 144  | 128  | 113  | 98   | 82   | 71   | 61   | 52   | 43  | 34  | 24  |
| 880               | 890           | 146  | 131  | 115  | 100  | 85   | 72   | 63   | 54   | 44  | 35  | 26  |
| 890               | 900           | 149  | 133  | 118  | 103  | 87   | 74   | 64   | 55   | 46  | 37  | 27  |
| 900               | 910           | 151  | 136  | 120  | 105  | 90   | 75   | 66   | 57   | 47  | 38  | 29  |
| 910               | 920           | 154  | 138  | 123  | 108  | 92   | 77   | 67   | 58   | 49  | 40  | 30  |
| 920               | 930           | 156  | 141  | 125  | 110  | 95   | 79   | 69   | 60   | 50  | 41  | 32  |
| 930               | 940           | 159  | 143  | 128  | 113  | 97   | 82   | 70   | 61   | 52  | 43  | 33  |
| 940               | 950           | 161  | 146  | 130  | 115  | 100  | 84   | 72   | 63   | 53  | 44  | 35  |
| 950               | 960           | 164  | 148  | 133  | 118  | 102  | 87   | 73   | 64   | 55  | 46  | 36  |
| 960               | 970           | 166  | 151  | 135  | 120  | 105  | 89   | 75   | 66   | 56  | 47  | 38  |
| 970               | 980           | 169  | 153  | 138  | 123  | 107  | 92   | 76   | 67   | 58  | 49  | 39  |
| 980               | 990           | 171  | 156  | 140  | 125  | 110  | 94   | 79   | 69   | 59  | 50  | 41  |
| 990               | 1,000         | 174  | 158  | 143  | 128  | 112  | 97   | 81   | 70   | 61  | 52  | 42  |
| 1,000             | 1,010         | 176  | 161  | 145  | 130  | 115  | 99   | 84   | 72   | 62  | 53  | 44  |
| 1,010             | 1,020         | 179  | 163  | 148  | 133  | 117  | 102  | 86   | 73   | 64  | 55  | 45  |
| 1,020             | 1,030         | 181  | 166  | 150  | 135  | 120  | 104  | 89   | 75   | 65  | 56  | 47  |
| 1,030             | 1,040         | 184  | 168  | 153  | 138  | 122  | 107  | 91   | 76   | 67  | 58  | 48  |
| 1,040             | 1,050         | 186  | 171  | 155  | 140  | 125  | 109  | 94   | 78   | 68  | 59  | 50  |
| 1,050             | 1,060         | 189  | 173  | 158  | 143  | 127  | 112  | 96   | 81   | 70  | 61  | 51  |
| 1,060             | 1,070         | 191  | 176  | 160  | 145  | 130  | 114  | 99   | 83   | 71  | 62  | 53  |
| 1,070             | 1,080         | 194  | 178  | 163  | 148  | 132  | 117  | 101  | 86   | 73  | 64  | 54  |
| 1,080             | 1,090         | 196  | 181  | 165  | 150  | 135  | 119  | 104  | 88   | 74  | 65  | 56  |
| 1,090             | 1,100         | 199  | 183  | 168  | 153  | 137  | 122  | 106  | 91   | 76  | 67  | 57  |
| 1,100             | 1,110         | 201  | 186  | 170  | 155  | 140  | 124  | 109  | 93   | 78  | 68  | 59  |
| 1,110             | 1,120         | 204  | 188  | 173  | 158  | 142  | 127  | 111  | 96   | 81  | 70  | 60  |
| 1,120             | 1,130         | 206  | 191  | 175  | 160  | 145  | 129  | 114  | 98   | 83  | 71  | 62  |
| 1,130             | 1,140         | 209  | 193  | 178  | 163  | 147  | 132  | 116  | 101  | 86  | 73  | 63  |
| 1,140             | 1,150         | 211  | 196  | 180  | 165  | 150  | 134  | 119  | 103  | 88  | 74  | 65  |
| 1,150             | 1,160         | 214  | 198  | 183  | 168  | 152  | 137  | 121  | 106  | 91  | 76  | 66  |
| 1,160             | 1,170         | 216  | 201  | 185  | 170  | 155  | 139  | 124  | 108  | 93  | 78  | 68  |
| 1,170             | 1,180         | 219  | 203  | 188  | 173  | 157  | 142  | 126  | 111  | 96  | 80  | 69  |
| 1,180             | 1,190         | 221  | 206  | 190  | 175  | 160  | 144  | 129  | 113  | 98  | 83  | 71  |
| 1,190             | 1,200         | 224  | 208  | 193  | 178  | 162  | 147  | 131  | 116  | 101 | 85  | 72  |
| 1,200             | 1,210         | 226  | 211  | 195  | 180  | 165  | 149  | 134  | 118  | 103 | 88  | 74  |
| 1,210             | 1,220         | 229  | 213  | 198  | 183  | 167  | 152  | 136  | 121  | 106 | 90  | 75  |
| 1,220             | 1,230         | 231  | 216  | 200  | 185  | 170  | 154  | 139  | 123  | 108 | 93  | 77  |
| 1,230             | 1,240         | 234  | 218  | 203  | 188  | 172  | 157  | 141  | 126  | 111 | 95  | 80  |
| 1,240             | 1,250         | 236  | 221  | 205  | 190  | 175  | 159  | 144  | 128  | 113 | 98  | 82  |

# MARRIED Persons—WEEKLY Payroll Period

| If the wages are— |               | And the number of withholding allowances claimed is— |     |     |     |     |     |     |     |     |     |     |
|-------------------|---------------|--|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| At least          | But less than | 0  | 1   | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  |
|                   |               | The amount of income tax to be withheld is—          |     |     |     |     |     |     |     |     |     |     |
| \$0               | \$125         | \$0  | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 125               | 130           | 0  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 130               | 135           | 0  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 135               | 140           | 0  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 140               | 145           | 0  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 145               | 150           | 0  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 150               | 155           | 0  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 155               | 160           | 0  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 160               | 165           | 1  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 165               | 170           | 1  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 170               | 175           | 2  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 175               | 180           | 2  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 180               | 185           | 3  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 185               | 190           | 3  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 190               | 195           | 4  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 195               | 200           | 4  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 200               | 210           | 5  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 210               | 220           | 6  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 220               | 230           | 7  | 1   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 230               | 240           | 8  | 2   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 240               | 250           | 9  | 3   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 250               | 260           | 10   | 4   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 260               | 270           | 11   | 5   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 270               | 280           | 12   | 6   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 280               | 290           | 13   | 7   | 1   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 290               | 300           | 14   | 8   | 2   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 300               | 310           | 15   | 9   | 3   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 310               | 320           | 16   | 10  | 4   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 320               | 330           | 17   | 11  | 5   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 330               | 340           | 18   | 12  | 6   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 340               | 350           | 19   | 13  | 7   | 1   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 350               | 360           | 20   | 14  | 8   | 2   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 360               | 370           | 21   | 15  | 9   | 3   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 370               | 380           | 22   | 16  | 10  | 4   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 380               | 390           | 23   | 17  | 11  | 5   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 390               | 400           | 24   | 18  | 12  | 6   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| 400               | 410           | 25   | 19  | 13  | 7   | 1   | 0   | 0   | 0   | 0   | 0   | 0   |
| 410               | 420           | 26   | 20  | 14  | 8   | 2   | 0   | 0   | 0   | 0   | 0   | 0   |
| 420               | 430           | 27   | 21  | 15  | 9   | 3   | 0   | 0   | 0   | 0   | 0   | 0   |
| 430               | 440           | 28   | 22  | 16  | 10  | 4   | 0   | 0   | 0   | 0   | 0   | 0   |
| 440               | 450           | 30   | 23  | 17  | 11  | 5   | 0   | 0   | 0   | 0   | 0   | 0   |
| 450               | 460           | 31   | 24  | 18  | 12  | 6   | 0   | 0   | 0   | 0   | 0   | 0   |
| 460               | 470           | 33   | 25  | 19  | 13  | 7   | 0   | 0   | 0   | 0   | 0   | 0   |
| 470               | 480           | 34   | 26  | 20  | 14  | 8   | 1   | 0   | 0   | 0   | 0   | 0   |
| 480               | 490           | 36   | 27  | 21  | 15  | 9   | 2   | 0   | 0   | 0   | 0   | 0   |
| 490               | 500           | 37   | 28  | 22  | 16  | 10  | 3   | 0   | 0   | 0   | 0   | 0   |
| 500               | 510           | 39   | 29  | 23  | 17  | 11  | 4   | 0   | 0   | 0   | 0   | 0   |
| 510               | 520           | 40   | 31  | 24  | 18  | 12  | 5   | 0   | 0   | 0   | 0   | 0   |
| 520               | 530           | 42   | 32  | 25  | 19  | 13  | 6   | 0   | 0   | 0   | 0   | 0   |
| 530               | 540           | 43   | 34  | 26  | 20  | 14  | 7   | 1   | 0   | 0   | 0   | 0   |
| 540               | 550           | 45   | 35  | 27  | 21  | 15  | 8   | 2   | 0   | 0   | 0   | 0   |
| 550               | 560           | 46   | 37  | 28  | 22  | 16  | 9   | 3   | 0   | 0   | 0   | 0   |
| 560               | 570           | 48   | 38  | 29  | 23  | 17  | 10  | 4   | 0   | 0   | 0   | 0   |
| 570               | 580           | 49   | 40  | 31  | 24  | 18  | 11  | 5   | 0   | 0   | 0   | 0   |
| 580               | 590           | 51   | 41  | 32  | 25  | 19  | 12  | 6   | 0   | 0   | 0   | 0   |
| 590               | 600           | 52   | 43  | 34  | 26  | 20  | 13  | 7   | 1   | 0   | 0   | 0   |
| 600               | 610           | 54   | 44  | 35  | 27  | 21  | 14  | 8   | 2   | 0   | 0   | 0   |
| 610               | 620           | 55   | 46  | 37  | 28  | 22  | 15  | 9   | 3   | 0   | 0   | 0   |
| 620               | 630           | 57   | 47  | 38  | 29  | 23  | 16  | 10  | 4   | 0   | 0   | 0   |
| 630               | 640           | 58   | 49  | 40  | 30  | 24  | 17  | 11  | 5   | 0   | 0   | 0   |
| 640               | 650           | 60   | 50  | 41  | 32  | 25  | 18  | 12  | 6   | 0   | 0   | 0   |
| 650               | 660           | 61   | 52  | 43  | 33  | 26  | 19  | 13  | 7   | 1   | 0   | 0   |
| 660               | 670           | 63   | 53  | 44  | 35  | 27  | 20  | 14  | 8   | 2   | 0   | 0   |
| 670               | 680           | 64   | 55  | 46  | 36  | 28  | 21  | 15  | 9   | 3   | 0   | 0   |
| 680               | 690           | 66   | 56  | 47  | 38  | 29  | 22  | 16  | 10  | 4   | 0   | 0   |
| 690               | 700           | 67   | 58  | 49  | 39  | 30  | 23  | 17  | 11  | 5   | 0   | 0   |
| 700               | 710           | 69   | 59  | 50  | 41  | 32  | 24  | 18  | 12  | 6   | 0   | 0   |
| 710               | 720           | 70   | 61  | 52  | 42  | 33  | 25  | 19  | 13  | 7   | 1   | 0   |
| 720               | 730           | 72   | 62  | 53  | 44  | 35  | 26  | 20  | 14  | 8   | 2   | 0   |
| 730               | 740           | 73   | 64  | 55  | 45  | 36  | 27  | 21  | 15  | 9   | 3   | 0   |

## MARRIED Persons—WEEKLY Payroll Period

| If the wages are— |               | And the number of withholding allowances claimed is— |             |             |             |             |             |             |             |             |            |            |
|-------------------|---------------|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------|------------|
| At least          | But less than | 0  | 1           | 2           | 3           | 4           | 5           | 6           | 7           | 8           | 9          | 10         |
|                   |               | The amount of income tax to be withheld is—          |             |             |             |             |             |             |             |             |            |            |
| <b>\$740</b>      | <b>\$750</b>  | <b>\$75</b>  | <b>\$65</b> | <b>\$56</b> | <b>\$47</b> | <b>\$38</b> | <b>\$28</b> | <b>\$22</b> | <b>\$16</b> | <b>\$10</b> | <b>\$4</b> | <b>\$0</b> |
| 750               | 760           | 76   | 67          | 58          | 48          | 39          | 30          | 23          | 17          | 11          | 5          | 0          |
| 760               | 770           | 78   | 68          | 59          | 50          | 41          | 31          | 24          | 18          | 12          | 6          | 0          |
| 770               | 780           | 79   | 70          | 61          | 51          | 42          | 33          | 25          | 19          | 13          | 7          | 1          |
| 780               | 790           | 81   | 71          | 62          | 53          | 44          | 34          | 26          | 20          | 14          | 8          | 2          |
| 790               | 800           | 82   | 73          | 64          | 54          | 45          | 36          | 27          | 21          | 15          | 9          | 3          |
| 800               | 810           | 84   | 74          | 65          | 56          | 47          | 37          | 28          | 22          | 16          | 10         | 4          |
| 810               | 820           | 85   | 76          | 67          | 57          | 48          | 39          | 30          | 23          | 17          | 11         | 5          |
| 820               | 830           | 87   | 77          | 68          | 59          | 50          | 40          | 31          | 24          | 18          | 12         | 6          |
| 830               | 840           | 88   | 79          | 70          | 60          | 51          | 42          | 33          | 25          | 19          | 13         | 7          |
| 840               | 850           | 90   | 80          | 71          | 62          | 53          | 43          | 34          | 26          | 20          | 14         | 8          |
| 850               | 860           | 91   | 82          | 73          | 63          | 54          | 45          | 36          | 27          | 21          | 15         | 9          |
| 860               | 870           | 93   | 83          | 74          | 65          | 56          | 46          | 37          | 28          | 22          | 16         | 10         |
| 870               | 880           | 94   | 85          | 76          | 66          | 57          | 48          | 39          | 30          | 23          | 17         | 11         |
| 880               | 890           | 96   | 86          | 77          | 68          | 59          | 49          | 40          | 31          | 24          | 18         | 12         |
| 890               | 900           | 97   | 88          | 79          | 69          | 60          | 51          | 42          | 33          | 25          | 19         | 13         |
| 900               | 910           | 99   | 89          | 80          | 71          | 62          | 52          | 43          | 34          | 26          | 20         | 14         |
| 910               | 920           | 100  | 91          | 82          | 72          | 63          | 54          | 45          | 36          | 27          | 21         | 15         |
| 920               | 930           | 102  | 92          | 83          | 74          | 65          | 55          | 46          | 37          | 28          | 22         | 16         |
| 930               | 940           | 103  | 94          | 85          | 75          | 66          | 57          | 48          | 39          | 29          | 23         | 17         |
| 940               | 950           | 105  | 95          | 86          | 77          | 68          | 58          | 49          | 40          | 31          | 24         | 18         |
| 950               | 960           | 106  | 97          | 88          | 78          | 69          | 60          | 51          | 42          | 32          | 25         | 19         |
| 960               | 970           | 108  | 98          | 89          | 80          | 71          | 61          | 52          | 43          | 34          | 26         | 20         |
| 970               | 980           | 109  | 100         | 91          | 81          | 72          | 63          | 54          | 45          | 35          | 27         | 21         |
| 980               | 990           | 111  | 101         | 92          | 83          | 74          | 64          | 55          | 46          | 37          | 28         | 22         |
| 990               | 1,000         | 112  | 103         | 94          | 84          | 75          | 66          | 57          | 48          | 38          | 29         | 23         |
| 1,000             | 1,010         | 114  | 104         | 95          | 86          | 77          | 67          | 58          | 49          | 40          | 31         | 24         |
| 1,010             | 1,020         | 115  | 106         | 97          | 87          | 78          | 69          | 60          | 51          | 41          | 32         | 25         |
| 1,020             | 1,030         | 117  | 107         | 98          | 89          | 80          | 70          | 61          | 52          | 43          | 34         | 26         |
| 1,030             | 1,040         | 118  | 109         | 100         | 90          | 81          | 72          | 63          | 54          | 44          | 35         | 27         |
| 1,040             | 1,050         | 120  | 110         | 101         | 92          | 83          | 73          | 64          | 55          | 46          | 37         | 28         |
| 1,050             | 1,060         | 121  | 112         | 103         | 93          | 84          | 75          | 66          | 57          | 47          | 38         | 29         |
| 1,060             | 1,070         | 123  | 113         | 104         | 95          | 86          | 76          | 67          | 58          | 49          | 40         | 30         |
| 1,070             | 1,080         | 124  | 115         | 106         | 96          | 87          | 78          | 69          | 60          | 50          | 41         | 32         |
| 1,080             | 1,090         | 126  | 116         | 107         | 98          | 89          | 79          | 70          | 61          | 52          | 43         | 33         |
| 1,090             | 1,100         | 127  | 118         | 109         | 99          | 90          | 81          | 72          | 63          | 53          | 44         | 35         |
| 1,100             | 1,110         | 129  | 119         | 110         | 101         | 92          | 82          | 73          | 64          | 55          | 46         | 36         |
| 1,110             | 1,120         | 130  | 121         | 112         | 102         | 93          | 84          | 75          | 66          | 56          | 47         | 38         |
| 1,120             | 1,130         | 132  | 122         | 113         | 104         | 95          | 85          | 76          | 67          | 58          | 49         | 39         |
| 1,130             | 1,140         | 133  | 124         | 115         | 105         | 96          | 87          | 78          | 69          | 59          | 50         | 41         |
| 1,140             | 1,150         | 135  | 125         | 116         | 107         | 98          | 88          | 79          | 70          | 61          | 52         | 42         |
| 1,150             | 1,160         | 136  | 127         | 118         | 108         | 99          | 90          | 81          | 72          | 62          | 53         | 44         |
| 1,160             | 1,170         | 138  | 128         | 119         | 110         | 101         | 91          | 82          | 73          | 64          | 55         | 45         |
| 1,170             | 1,180         | 139  | 130         | 121         | 111         | 102         | 93          | 84          | 75          | 65          | 56         | 47         |
| 1,180             | 1,190         | 141  | 131         | 122         | 113         | 104         | 94          | 85          | 76          | 67          | 58         | 48         |
| 1,190             | 1,200         | 142  | 133         | 124         | 114         | 105         | 96          | 87          | 78          | 68          | 59         | 50         |
| 1,200             | 1,210         | 144  | 134         | 125         | 116         | 107         | 97          | 88          | 79          | 70          | 61         | 51         |
| 1,210             | 1,220         | 145  | 136         | 127         | 117         | 108         | 99          | 90          | 81          | 71          | 62         | 53         |
| 1,220             | 1,230         | 147  | 137         | 128         | 119         | 110         | 100         | 91          | 82          | 73          | 64         | 54         |
| 1,230             | 1,240         | 148  | 139         | 130         | 120         | 111         | 102         | 93          | 84          | 74          | 65         | 56         |
| 1,240             | 1,250         | 150  | 140         | 131         | 122         | 113         | 103         | 94          | 85          | 76          | 67         | 57         |
| 1,250             | 1,260         | 151  | 142         | 133         | 123         | 114         | 105         | 96          | 87          | 77          | 68         | 59         |
| 1,260             | 1,270         | 153  | 143         | 134         | 125         | 116         | 106         | 97          | 88          | 79          | 70         | 60         |
| 1,270             | 1,280         | 154  | 145         | 136         | 126         | 117         | 108         | 99          | 90          | 80          | 71         | 62         |
| 1,280             | 1,290         | 157  | 146         | 137         | 128         | 119         | 109         | 100         | 91          | 82          | 73         | 63         |
| 1,290             | 1,300         | 159  | 148         | 139         | 129         | 120         | 111         | 102         | 93          | 83          | 74         | 65         |
| 1,300             | 1,310         | 162  | 149         | 140         | 131         | 122         | 112         | 103         | 94          | 85          | 76         | 66         |
| 1,310             | 1,320         | 164  | 151         | 142         | 132         | 123         | 114         | 105         | 96          | 86          | 77         | 68         |
| 1,320             | 1,330         | 167  | 152         | 143         | 134         | 125         | 115         | 106         | 97          | 88          | 79         | 69         |
| 1,330             | 1,340         | 169  | 154         | 145         | 135         | 126         | 117         | 108         | 99          | 89          | 80         | 71         |
| 1,340             | 1,350         | 172  | 156         | 146         | 137         | 128         | 118         | 109         | 100         | 91          | 82         | 72         |
| 1,350             | 1,360         | 174  | 159         | 148         | 138         | 129         | 120         | 111         | 102         | 92          | 83         | 74         |
| 1,360             | 1,370         | 177  | 161         | 149         | 140         | 131         | 121         | 112         | 103         | 94          | 85         | 75         |
| 1,370             | 1,380         | 179  | 164         | 151         | 141         | 132         | 123         | 114         | 105         | 95          | 86         | 77         |
| 1,380             | 1,390         | 182  | 166         | 152         | 143         | 134         | 124         | 115         | 106         | 97          | 88         | 78         |
| 1,390             | 1,400         | 184  | 169         | 154         | 144         | 135         | 126         | 117         | 108         | 98          | 89         | 80         |

**Compound Interest—Amount of \$1.00**

| Period<br>"n" | Rate per Period |         |         |         |         |         |         |         |         |         |
|---------------|-----------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|               | 1.000%          | 1.250%  | 1.375%  | 1.500%  | 2.000%  | 2.500%  | 2.750%  | 2.875%  | 3.000%  | 3.125%  |
| 1             | 1.01000         | 1.01250 | 1.01375 | 1.01500 | 1.02000 | 1.02500 | 1.02750 | 1.02875 | 1.03000 | 1.03125 |
| 2             | 1.02010         | 1.02516 | 1.02769 | 1.03023 | 1.04040 | 1.05063 | 1.05576 | 1.05833 | 1.06090 | 1.06348 |
| 3             | 1.03030         | 1.03797 | 1.04182 | 1.04568 | 1.06121 | 1.07689 | 1.08479 | 1.08875 | 1.09273 | 1.09671 |
| 4             | 1.04060         | 1.05095 | 1.05614 | 1.06136 | 1.08243 | 1.10381 | 1.11462 | 1.12006 | 1.12551 | 1.13098 |
| 5             | 1.05101         | 1.06408 | 1.07067 | 1.07728 | 1.10408 | 1.13141 | 1.14527 | 1.15226 | 1.15927 | 1.16633 |
| 6             | 1.06152         | 1.07738 | 1.08539 | 1.09344 | 1.12616 | 1.15969 | 1.17677 | 1.18538 | 1.19405 | 1.20277 |
| 7             | 1.07214         | 1.09085 | 1.10031 | 1.10984 | 1.14869 | 1.18869 | 1.20913 | 1.21946 | 1.22987 | 1.24036 |
| 8             | 1.08286         | 1.10449 | 1.11544 | 1.12649 | 1.17166 | 1.21840 | 1.24238 | 1.25452 | 1.26677 | 1.27912 |
| 9             | 1.09369         | 1.11829 | 1.13078 | 1.14339 | 1.19509 | 1.24886 | 1.27655 | 1.29059 | 1.30477 | 1.31909 |
| 10            | 1.10462         | 1.13227 | 1.14633 | 1.16054 | 1.21899 | 1.28008 | 1.31165 | 1.32770 | 1.34392 | 1.36032 |
| 11            | 1.11567         | 1.14642 | 1.16209 | 1.17795 | 1.24337 | 1.31209 | 1.34772 | 1.36587 | 1.38423 | 1.40283 |
| 12            | 1.12683         | 1.16075 | 1.17807 | 1.19562 | 1.26824 | 1.34489 | 1.38478 | 1.40514 | 1.42576 | 1.44666 |
| 13            | 1.13809         | 1.17526 | 1.19427 | 1.21355 | 1.29361 | 1.37851 | 1.42287 | 1.44553 | 1.46853 | 1.49187 |
| 14            | 1.14947         | 1.18995 | 1.21069 | 1.23176 | 1.31948 | 1.41297 | 1.46199 | 1.48709 | 1.51259 | 1.53849 |
| 15            | 1.16097         | 1.20483 | 1.22733 | 1.25023 | 1.34587 | 1.44830 | 1.50220 | 1.52985 | 1.55797 | 1.58657 |
| 16            | 1.17258         | 1.21989 | 1.24421 | 1.26899 | 1.37279 | 1.48451 | 1.54351 | 1.57383 | 1.60471 | 1.63615 |
| 17            | 1.18430         | 1.23514 | 1.26132 | 1.28802 | 1.40024 | 1.52162 | 1.58596 | 1.61908 | 1.65285 | 1.68728 |
| 18            | 1.19615         | 1.25058 | 1.27866 | 1.30734 | 1.42825 | 1.55966 | 1.62957 | 1.66563 | 1.70243 | 1.74001 |
| 19            | 1.20811         | 1.26621 | 1.29624 | 1.32695 | 1.45681 | 1.59865 | 1.67438 | 1.71351 | 1.75351 | 1.79438 |
| 20            | 1.22019         | 1.28204 | 1.31407 | 1.34686 | 1.48595 | 1.63862 | 1.72043 | 1.76278 | 1.80611 | 1.85046 |
| 21            | 1.23239         | 1.29806 | 1.33213 | 1.36706 | 1.51567 | 1.67958 | 1.76774 | 1.81346 | 1.86029 | 1.90828 |
| 22            | 1.24472         | 1.31429 | 1.35045 | 1.38756 | 1.54598 | 1.72157 | 1.81635 | 1.86559 | 1.91610 | 1.96792 |
| 23            | 1.25716         | 1.33072 | 1.36902 | 1.40838 | 1.57690 | 1.76461 | 1.86630 | 1.91923 | 1.97359 | 2.02942 |
| 24            | 1.26973         | 1.34735 | 1.38784 | 1.42950 | 1.60844 | 1.80873 | 1.91763 | 1.97441 | 2.03279 | 2.09284 |
| 25            | 1.28243         | 1.36419 | 1.40693 | 1.45095 | 1.64061 | 1.85394 | 1.97036 | 2.03117 | 2.09378 | 2.15824 |
| 26            | 1.29526         | 1.38125 | 1.42627 | 1.47271 | 1.67342 | 1.90029 | 2.02455 | 2.08957 | 2.15659 | 2.22568 |
| 27            | 1.30821         | 1.39851 | 1.44588 | 1.49480 | 1.70689 | 1.94780 | 2.08022 | 2.14964 | 2.22129 | 2.29523 |
| 28            | 1.32129         | 1.41599 | 1.46576 | 1.51722 | 1.74102 | 1.99650 | 2.13743 | 2.21144 | 2.28793 | 2.36696 |
| 29            | 1.33450         | 1.43369 | 1.48592 | 1.53998 | 1.77584 | 2.04641 | 2.19621 | 2.27502 | 2.35657 | 2.44093 |
| 30            | 1.34785         | 1.45161 | 1.50635 | 1.56308 | 1.81136 | 2.09757 | 2.25660 | 2.34043 | 2.42726 | 2.51721 |
| 31            | 1.36133         | 1.46976 | 1.52706 | 1.58653 | 1.84759 | 2.15001 | 2.31866 | 2.40772 | 2.50008 | 2.59587 |
| 32            | 1.37494         | 1.48813 | 1.54806 | 1.61032 | 1.88454 | 2.20376 | 2.38242 | 2.47694 | 2.57508 | 2.67699 |
| 33            | 1.38869         | 1.50673 | 1.56935 | 1.63448 | 1.92223 | 2.25885 | 2.44794 | 2.54815 | 2.65234 | 2.76065 |
| 34            | 1.40258         | 1.52557 | 1.59092 | 1.65900 | 1.96068 | 2.31532 | 2.51526 | 2.62141 | 2.73191 | 2.84692 |
| 35            | 1.41660         | 1.54464 | 1.61280 | 1.68388 | 1.99989 | 2.37321 | 2.58443 | 2.69677 | 2.81386 | 2.93588 |
| 36            | 1.43077         | 1.56394 | 1.63498 | 1.70914 | 2.03989 | 2.43254 | 2.65550 | 2.77431 | 2.89828 | 3.02763 |
| 37            | 1.44508         | 1.58349 | 1.65746 | 1.73478 | 2.08069 | 2.49335 | 2.72852 | 2.85407 | 2.98523 | 3.12224 |
| 38            | 1.45953         | 1.60329 | 1.68025 | 1.76080 | 2.12230 | 2.55568 | 2.80356 | 2.93612 | 3.07478 | 3.21981 |
| 39            | 1.47412         | 1.62333 | 1.70335 | 1.78721 | 2.16474 | 2.61957 | 2.88066 | 3.02054 | 3.16703 | 3.32043 |
| 40            | 1.48886         | 1.64362 | 1.72677 | 1.81402 | 2.20804 | 2.68506 | 2.95987 | 3.10738 | 3.26204 | 3.42419 |
| 41            | 1.50375         | 1.66416 | 1.75051 | 1.84123 | 2.25220 | 2.75219 | 3.04127 | 3.19671 | 3.35990 | 3.53120 |
| 42            | 1.51879         | 1.68497 | 1.77458 | 1.86885 | 2.29724 | 2.82100 | 3.12491 | 3.28862 | 3.46070 | 3.64155 |
| 43            | 1.53398         | 1.70603 | 1.79898 | 1.89688 | 2.34319 | 2.89152 | 3.21084 | 3.38317 | 3.56452 | 3.75535 |
| 44            | 1.54932         | 1.72735 | 1.82372 | 1.92533 | 2.39005 | 2.96381 | 3.29914 | 3.48043 | 3.67145 | 3.87270 |
| 45            | 1.56481         | 1.74895 | 1.84880 | 1.95421 | 2.43785 | 3.03790 | 3.38986 | 3.58050 | 3.78160 | 3.99373 |
| 46            | 1.58046         | 1.77081 | 1.87422 | 1.98353 | 2.48661 | 3.11385 | 3.48309 | 3.68344 | 3.89504 | 4.11853 |
| 47            | 1.59626         | 1.79294 | 1.89999 | 2.01328 | 2.53634 | 3.19170 | 3.57887 | 3.78933 | 4.01190 | 4.24723 |
| 48            | 1.61223         | 1.81535 | 1.92611 | 2.04348 | 2.58707 | 3.27149 | 3.67729 | 3.89828 | 4.13225 | 4.37996 |
| 49            | 1.62835         | 1.83805 | 1.95260 | 2.07413 | 2.63881 | 3.35328 | 3.77842 | 4.01035 | 4.25622 | 4.51683 |
| 50            | 1.64463         | 1.86102 | 1.97944 | 2.10524 | 2.69159 | 3.43711 | 3.88232 | 4.12565 | 4.38391 | 4.65798 |

| <b>Amount of \$1.00 at 5.5 Percent, Compounded Daily (365-Day Year)</b> |         |     |         |     |         |     |         |     |         |
|---|---------|-----|---------|-----|---------|-----|---------|-----|---------|
| Day   | Amount  | Day | Amount  | Day | Amount  | Day | Amount  | Day | Amount  |
| 1   | 1.00015 | 11  | 1.00165 | 21  | 1.00316 | 31  | 1.00468 | 50  | 1.00755 |
| 2   | 1.00030 | 12  | 1.00180 | 22  | 1.00331 | 32  | 1.00483 | 60  | 1.00907 |
| 3   | 1.00045 | 13  | 1.00196 | 23  | 1.00347 | 33  | 1.00498 | 70  | 1.01059 |
| 4   | 1.00060 | 14  | 1.00211 | 24  | 1.00362 | 34  | 1.00513 | 80  | 1.01212 |
| 5   | 1.00075 | 15  | 1.00226 | 25  | 1.00377 | 35  | 1.00528 | 90  | 1.01364 |
| 6   | 1.00090 | 16  | 1.00241 | 26  | 1.00392 | 36  | 1.00543 | 100 | 1.01517 |
| 7   | 1.00105 | 17  | 1.00256 | 27  | 1.00407 | 37  | 1.00558 | 110 | 1.01670 |
| 8   | 1.00120 | 18  | 1.00271 | 28  | 1.00422 | 38  | 1.00574 | 120 | 1.01823 |
| 9   | 1.00135 | 19  | 1.00286 | 29  | 1.00437 | 39  | 1.00589 | 130 | 1.01977 |
| 10  | 1.00150 | 20  | 1.00301 | 30  | 1.00452 | 40  | 1.00604 | 140 | 1.02131 |

**Online Bank Account Statement**

| Date       | Amount |   | Check Number | Description   |
|------------|--------|---|--------------|---|
| 08/12/2002 | 798.24 | + |              | Payee/Description: ATM DEPOSIT<br>Memo: COMPUTER EDIPAYMENT 0555          |
| 08/12/2002 | 1.00   |   |              | Memo: Regional Network Surcharge  |
| 08/12/2002 | 650.00 |   |              | Payee/Description: ATM WITHDRAWAL<br>Memo: Anisha Wallenback Cash Advance |
| 08/12/2002 | 5.00   |   |              | Memo: Cash Advance Fee  |
| 08/12/2002 | 124.69 |   | 958          | CHECK Memo: Giant Food Mart   |
| 08/12/2002 | 57.46  |   |              | Payee/Description: ATM WITHDRAWAL<br>Memo: PHONE ONLINE PAYMENT           |
| 08/12/2002 | 0.50   |   |              | Memo: BILL PAYMENT FEE  |

| <b>PERSONAL EXEMPTIONS</b> |         |
|----------------------------|---------|
| Single .....               | \$2,000 |
| Married .....              | \$4,000 |
| Each Dependent .....       | \$2,000 |

**Future Value of an Ordinary Annuity for 1.00 per Period**

| Period<br>"n" | Rate per Period |            |            |            |            |            |            |            |            |            |
|---------------|-----------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
|               | 0.50%           | 1.00%      | 1.50%      | 2.00%      | 3.00%      | 4.00%      | 5.00%      | 6.00%      | 7.00%      | 8.00%      |
| 1             | \$ 1.00000      | \$ 1.00000 | \$ 1.00000 | \$ 1.00000 | \$ 1.00000 | \$ 1.00000 | \$ 1.00000 | \$ 1.00000 | \$ 1.00000 | \$ 1.00000 |
| 2             | 2.00500         | 2.01000    | 2.01500    | 2.02000    | 2.03000    | 2.04000    | 2.05000    | 2.06000    | 2.07000    | 2.08000    |
| 3             | 3.01502         | 3.03010    | 3.04522    | 3.06040    | 3.09090    | 3.12160    | 3.15250    | 3.18360    | 3.21490    | 3.24640    |
| 4             | 4.03010         | 4.06040    | 4.09090    | 4.12161    | 4.18363    | 4.24646    | 4.31013    | 4.37462    | 4.43994    | 4.50611    |
| 5             | 5.05025         | 5.10101    | 5.15227    | 5.20404    | 5.30914    | 5.41632    | 5.52563    | 5.63709    | 5.75074    | 5.86660    |
| 6             | 6.07550         | 6.15202    | 6.22955    | 6.30812    | 6.46841    | 6.63298    | 6.80191    | 6.97532    | 7.15329    | 7.33593    |
| 7             | 7.10588         | 7.21354    | 7.32299    | 7.43428    | 7.66246    | 7.89829    | 8.14201    | 8.39384    | 8.65402    | 8.92280    |
| 8             | 8.14141         | 8.28567    | 8.43284    | 8.58297    | 8.89234    | 9.21423    | 9.54911    | 9.89747    | 10.25980   | 10.63663   |
| 9             | 9.18212         | 9.36853    | 9.55933    | 9.75463    | 10.15911   | 10.58280   | 11.02656   | 11.49132   | 11.97799   | 12.48756   |
| 10            | 10.22803        | 10.46221   | 10.70272   | 10.94972   | 11.46388   | 12.00611   | 12.57789   | 13.18079   | 13.81645   | 14.48656   |
| 11            | 11.27917        | 11.56683   | 11.86326   | 12.16872   | 12.80780   | 13.48635   | 14.20679   | 14.97164   | 15.78360   | 16.64549   |
| 12            | 12.33556        | 12.68250   | 13.04121   | 13.41209   | 14.19203   | 15.02581   | 15.91713   | 16.86994   | 17.88845   | 18.97713   |
| 13            | 13.39724        | 13.80933   | 14.23683   | 14.68033   | 15.61779   | 16.62684   | 17.71298   | 18.88214   | 20.14064   | 21.49530   |
| 14            | 14.46423        | 14.94742   | 15.45038   | 15.97394   | 17.08632   | 18.29191   | 19.59863   | 21.01507   | 22.55049   | 24.21492   |
| 15            | 15.53655        | 16.09690   | 16.68214   | 17.29342   | 18.59891   | 20.02359   | 21.57856   | 23.27597   | 25.12902   | 27.15211   |
| 16            | 16.61423        | 17.25786   | 17.93237   | 18.63929   | 20.15688   | 21.82453   | 23.65749   | 25.67253   | 27.88805   | 30.32428   |
| 17            | 17.69730        | 18.43044   | 19.20136   | 20.01207   | 21.76159   | 23.69751   | 25.84037   | 28.21288   | 30.84022   | 33.75023   |
| 18            | 18.78579        | 19.61475   | 20.48938   | 21.41231   | 23.41444   | 25.64541   | 28.13238   | 30.90565   | 33.99903   | 37.45024   |
| 19            | 19.87972        | 20.81090   | 21.79672   | 22.84056   | 25.11687   | 27.67123   | 30.53900   | 33.75999   | 37.37896   | 41.44626   |
| 20            | 20.97912        | 22.01900   | 23.12367   | 24.29737   | 26.87037   | 29.77808   | 33.06595   | 36.78559   | 40.99549   | 45.76196   |
| 21            | 22.08401        | 23.23919   | 24.47052   | 25.78332   | 28.67649   | 31.96920   | 35.71925   | 39.99273   | 44.86518   | 50.42292   |
| 22            | 23.19443        | 24.47159   | 25.83758   | 27.29898   | 30.53678   | 34.24797   | 38.50521   | 43.39229   | 49.00574   | 55.45676   |
| 23            | 24.31040        | 25.71630   | 27.22514   | 28.84496   | 32.45288   | 36.61789   | 41.43048   | 46.99583   | 53.43614   | 60.89330   |
| 24            | 25.43196        | 26.97346   | 28.63352   | 30.42186   | 34.42647   | 39.08260   | 44.50200   | 50.81558   | 58.17667   | 66.76476   |
| 25            | 26.55912        | 28.24320   | 30.06302   | 32.03030   | 36.45926   | 41.64591   | 47.72710   | 54.86451   | 63.24904   | 73.10594   |
| 26            | 27.69191        | 29.52563   | 31.51397   | 33.67091   | 38.55304   | 44.31174   | 51.11345   | 59.15638   | 68.67647   | 79.95442   |
| 27            | 28.83037        | 30.82089   | 32.98668   | 35.34432   | 40.70963   | 47.08421   | 54.66913   | 63.70577   | 74.48382   | 87.35077   |
| 28            | 29.97452        | 32.12910   | 34.48148   | 37.05121   | 42.93092   | 49.96758   | 58.40258   | 68.52811   | 80.69769   | 95.33883   |
| 29            | 31.12439        | 33.45039   | 35.99870   | 38.79223   | 45.21885   | 52.96629   | 62.32271   | 73.63980   | 87.34653   | 103.96594  |
| 30            | 32.28002        | 34.78489   | 37.53868   | 40.56808   | 47.57542   | 56.08494   | 66.43885   | 79.05819   | 94.46079   | 113.28321  |
| 31            | 33.44142        | 36.13274   | 39.10176   | 42.37944   | 50.00268   | 59.32834   | 70.76079   | 84.80168   | 102.07304  | 123.34587  |
| 32            | 34.60862        | 37.49407   | 40.68829   | 44.22703   | 52.50276   | 62.70147   | 75.29883   | 90.88978   | 110.21815  | 134.21354  |
| 33            | 35.78167        | 38.86901   | 42.29861   | 46.11157   | 55.07784   | 66.20953   | 80.06377   | 97.34316   | 118.93343  | 145.95062  |
| 34            | 36.96058        | 40.25770   | 43.93309   | 48.03380   | 57.73018   | 69.85791   | 85.06696   | 104.18375  | 128.25876  | 158.62667  |
| 35            | 38.14538        | 41.66028   | 45.59209   | 49.99448   | 60.46208   | 73.65222   | 90.32031   | 111.43478  | 138.23688  | 172.31680  |
| 36            | 39.33610        | 43.07688   | 47.27597   | 51.99437   | 63.27594   | 77.59831   | 95.83632   | 119.12087  | 148.91346  | 187.10215  |
| 37            | 40.53279        | 44.50765   | 48.98511   | 54.03425   | 66.17422   | 81.70225   | 101.62814  | 127.26812  | 160.33740  | 203.07032  |
| 38            | 41.73545        | 45.95272   | 50.71989   | 56.11494   | 69.15945   | 85.97034   | 107.70955  | 135.90421  | 172.56102  | 220.31595  |
| 39            | 42.94413        | 47.41225   | 52.48068   | 58.23724   | 72.23423   | 90.40915   | 114.09502  | 145.05846  | 185.64029  | 238.94122  |
| 40            | 44.15885        | 48.88637   | 54.26789   | 60.40198   | 75.40126   | 95.02552   | 120.79977  | 154.76197  | 199.63511  | 259.05652  |
| 41            | 45.37964        | 50.37524   | 56.08191   | 62.61002   | 78.66330   | 99.82654   | 127.83976  | 165.04768  | 214.60957  | 280.78104  |
| 42            | 46.60654        | 51.87899   | 57.92314   | 64.86222   | 82.02320   | 104.81960  | 135.23175  | 175.95054  | 230.63224  | 304.24352  |
| 43            | 47.83957        | 53.39778   | 59.79199   | 67.15947   | 85.48389   | 110.01238  | 142.99334  | 187.50758  | 247.77650  | 329.58301  |
| 44            | 49.07877        | 54.93176   | 61.68887   | 69.50266   | 89.04841   | 115.41288  | 151.14301  | 199.75803  | 266.12085  | 356.94965  |
| 45            | 50.32416        | 56.48107   | 63.61420   | 71.89271   | 92.71986   | 121.02939  | 159.70016  | 212.74351  | 285.74931  | 386.50562  |
| 46            | 51.57578        | 58.04589   | 65.56841   | 74.33056   | 96.50146   | 126.87057  | 168.68516  | 226.50812  | 306.75176  | 418.42607  |
| 47            | 52.83366        | 59.62634   | 67.55194   | 76.81718   | 100.39650  | 132.94539  | 178.11942  | 241.09861  | 329.22439  | 452.90015  |
| 48            | 54.09783        | 61.22261   | 69.56522   | 79.35352   | 104.40840  | 139.26321  | 188.02539  | 256.56453  | 353.27009  | 490.13216  |
| 49            | 55.36832        | 62.83483   | 71.60870   | 81.94059   | 108.54065  | 145.83373  | 198.42666  | 272.95840  | 378.99900  | 530.34274  |
| 50            | 56.64516        | 64.46318   | 73.68283   | 84.57940   | 112.79687  | 152.66708  | 209.34800  | 290.33590  | 406.52893  | 573.77016  |

| Monthly Payment on a Simple Interest Installment Loan of \$100 |                        |       |        |        |        |        |        |        |        |        |        |
|--|------------------------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Term in Months   | Annual Percentage Rate |       |        |        |        |        |        |        |        |        |        |
|  | 8.00%                  | 9.00% | 10.00% | 11.00% | 12.00% | 13.00% | 14.00% | 15.00% | 16.00% | 17.00% | 18.00% |
| 6  | 17.06                  | 17.11 | 17.16  | 17.21  | 17.25  | 17.30  | 17.35  | 17.40  | 17.45  | 17.50  | 17.55  |
| 12   | 8.70                   | 8.75  | 8.79   | 8.84   | 8.88   | 8.93   | 8.98   | 9.03   | 9.07   | 9.12   | 9.17   |
| 18   | 5.91                   | 5.96  | 6.01   | 6.05   | 6.10   | 6.14   | 6.19   | 6.24   | 6.29   | 6.33   | 6.38   |
| 24   | 4.52                   | 4.57  | 4.61   | 4.66   | 4.71   | 4.75   | 4.80   | 4.85   | 4.90   | 4.94   | 4.99   |
| 30   | 3.69                   | 3.73  | 3.78   | 3.83   | 3.87   | 3.92   | 3.97   | 4.02   | 4.07   | 4.11   | 4.16   |
| 36   | 3.13                   | 3.18  | 3.23   | 3.27   | 3.32   | 3.37   | 3.42   | 3.47   | 3.52   | 3.57   | 3.62   |
| 42   | 2.74                   | 2.78  | 2.83   | 2.88   | 2.93   | 2.98   | 3.03   | 3.07   | 3.12   | 3.18   | 3.23   |
| 48   | 2.44                   | 2.49  | 2.54   | 2.58   | 2.63   | 2.68   | 2.73   | 2.78   | 2.83   | 2.89   | 2.94   |
| 54   | 2.21                   | 2.26  | 2.31   | 2.36   | 2.41   | 2.46   | 2.51   | 2.56   | 2.61   | 2.66   | 2.72   |
| 60   | 2.03                   | 2.08  | 2.12   | 2.17   | 2.22   | 2.28   | 2.33   | 2.38   | 2.43   | 2.49   | 2.54   |

| Annual Percentage Rate for Monthly Payment Plans |   |         |         |         |         |         |         |         |         |         |         |
|--|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Annual Percentage Rate                           |   |         |         |         |         |         |         |         |         |         |         |
|  | 10.00%                                      | 10.25%  | 10.50%  | 10.75%  | 11.00%  | 11.25%  | 11.50%  | 11.75%  | 12.00%  | 12.25%  | 12.50%  |
| Term   | Finance Charge per \$100 of Amount Financed |         |         |         |         |         |         |         |         |         |         |
| 6  | \$ 2.94                                     | \$ 3.01 | \$ 3.08 | \$ 3.16 | \$ 3.23 | \$ 3.31 | \$ 3.38 | \$ 3.45 | \$ 3.53 | \$ 3.60 | \$ 3.68 |
| 12   | 5.50  | 5.64    | 5.78    | 5.92    | 6.06    | 6.20    | 6.34    | 6.48    | 6.62    | 6.76    | 6.90    |
| 18   | 8.10  | 8.31    | 8.52    | 8.73    | 8.93    | 9.14    | 9.35    | 9.56    | 9.77    | 9.98    | 10.19   |
| 24   | 10.75                                       | 11.02   | 11.30   | 11.58   | 11.86   | 12.14   | 12.42   | 12.70   | 12.98   | 13.26   | 13.54   |

Note: An expanded table can be found in the Appendices on pages 794–795.

| Repayment Schedule for a \$1,800 Loan at 8.0% for 6 Months |                 |                     |                      |            |  |
|--|-----------------|---------------------|----------------------|------------|--|
| Payment Number   | Monthly Payment | Amount for Interest | Amount for Principal | Balance    |  |
|  |                 |                     |                      | \$1,800.00 |  |
| 1  | \$307.08        | \$12.00             | \$295.08             | \$1,504.92 | Note that the last payment would be reduced by \$0.25 in order to zero out the loan. |
| 2  | 307.08          | 10.03               | 297.05               | 1,207.87   |  |
| 3  | 307.08          | 8.05                | 299.03               | 908.85     |  |
| 4  | 307.08          | 6.06                | 301.02               | 607.82     |  |
| 5  | 307.08          | 4.05                | 303.03               | 304.80     |  |
| 6  | 307.08          | 2.03                | 305.05               | -0.25      |  |

|  |                           |             |
|--|---------------------------|-------------|
| <b>FEDERAL BANK</b>  | <b>Savings Withdrawal</b> |             |
| <b>Date</b>  | <b>Account Number</b>     |             |
| 1. May 14, 2003  | 2. 5579182                | 3. \$128.75 |
| NON NEGOTIABLE—TO BE USED ONLY AT COUNTER OF THIS BANK BY DEPOSITOR PERSONALLY |                           |             |
| 4. One hundred twenty-eight and seventy-five cents .....                       |                           | DOLLARS     |
| <b>NAME (SIGNATURE)</b>  |                           |             |
| 5. Anisha Wallenback   |                           |             |
| <b>ADDRESS</b>   |                           |             |
| 97 Valley view, Apt. 3B, Philadelphia, PA 19572                                |                           |             |

| <b>Liability Premium</b> |                      |          |          |          |          |          |
|--------------------------|----------------------|----------|----------|----------|----------|----------|
| Property Damage Limits   | Bodily Injury Limits |          |          |          |          |          |
|                          | 25/50                | 25/100   | 50/100   | 100/200  | 100/300  | 300/300  |
| \$ 25,000                | \$206.40             | \$218.80 | \$213.20 | \$252.00 | \$258.00 | \$286.80 |
| 50,000                   | 212.40               | 224.80   | 237.20   | 258.00   | 264.00   | 293.20   |
| 100,000                  | 220.80               | 233.20   | 245.60   | 266.40   | 272.40   | 301.20   |

  

| <b>Physical Damage Premium</b> |           |                        |          |          |          |          |          |
|--------------------------------|-----------|------------------------|----------|----------|----------|----------|----------|
| Coverage                       | Age Group | Insurance-Rating Group |          |          |          |          |          |
|                                |           | 10                     | 11       | 12       | 13       | 14       | 15       |
| Comprehensive \$50-Deductible  | A         | \$76.80                | \$81.60  | \$95.20  | \$108.00 | \$122.00 | \$135.60 |
|                                | B         | 65.20                  | 77.60    | 90.40    | 102.40   | 115.60   | 128.40   |
|                                | C         | 62.00                  | 74.00    | 86.00    | 98.00    | 110.40   | 122.80   |
|                                | D         | 59.20                  | 70.40    | 82.00    | 93.20    | 105.20   | 116.80   |
| Collision \$50-Deductible      | A         | \$225.60               | \$246.00 | \$266.80 | \$287.20 | \$307.60 | \$328.00 |
|                                | B         | 214.00                 | 233.20   | 253.20   | 272.40   | 291.60   | 311.20   |
|                                | C         | 204.00                 | 222.80   | 241.60   | 260.00   | 278.40   | 296.80   |
|                                | D         | 194.40                 | 212.00   | 230.00   | 247.60   | 265.20   | 282.80   |

| <b>Homeowners Insurance Premiums</b>            |                       |        |        |        |        |                       |        |        |        |        |
|---|-----------------------|--------|--------|--------|--------|-----------------------|--------|--------|--------|--------|
| Annual Premiums for a Typical Homeowners Policy |                       |        |        |        |        |                       |        |        |        |        |
| Amount of Insurance Coverage                    | Brick/Masonry Veneer  |        |        |        |        | Wood Frame            |        |        |        |        |
|   | Fire Protection Class |        |        |        |        | Fire Protection Class |        |        |        |        |
|   | 1-6                   | 7-8    | 9      | 10     | 11     | 1-6                   | 7-8    | 9      | 10     | 11     |
| \$ 40,000                                       | \$ 166                | \$ 170 | \$ 225 | \$ 237 | \$ 270 | \$ 178                | \$ 183 | \$ 237 | \$ 248 | \$ 285 |
| 45,000  | 173                   | 178    | 233    | 244    | 280    | 187                   | 191    | 248    | 260    | 298    |
| 50,000  | 178                   | 183    | 241    | 254    | 290    | 190                   | 195    | 254    | 265    | 304    |
| 60,000  | 191                   | 196    | 259    | 273    | 313    | 205                   | 211    | 273    | 287    | 328    |
| 70,000  | 213                   | 216    | 285    | 299    | 343    | 225                   | 231    | 299    | 315    | 360    |
| 80,000  | 241                   | 248    | 328    | 343    | 394    | 257                   | 265    | 343    | 363    | 415    |
| 90,000  | 268                   | 276    | 365    | 384    | 441    | 289                   | 296    | 384    | 403    | 464    |
| 100,000   | 298                   | 307    | 407    | 426    | 490    | 320                   | 329    | 426    | 449    | 515    |
| 120,000   | 354                   | 364    | 484    | 508    | 584    | 381                   | 391    | 508    | 534    | 614    |
| 150,000   | 459                   | 471    | 625    | 657    | 755    | 493                   | 506    | 657    | 692    | 794    |
| 200,000   | 616                   | 633    | 841    | 884    | 1,017  | 662                   | 680    | 884    | 931    | 1,070  |
| 250,000   | 737                   | 754    | 961    | 1,021  | 1,167  | 780                   | 798    | 1,021  | 1,086  | 1,243  |
| 300,000   | 879                   | 901    | 1,147  | 1,218  | 1,394  | 931                   | 953    | 1,218  | 1,295  | 1,483  |
| 400,000   | 1,021                 | 1,045  | 1,331  | 1,413  | 1,617  | 1,067                 | 1,105  | 1,413  | 1,504  | 1,723  |
| 500,000   | 1,309                 | 1,340  | 1,707  | 1,812  | 2,074  | 1,385                 | 1,418  | 1,812  | 1,929  | 2,209  |

| <b>Health Care Benefits Schedule</b> |                  |                |                     |
|--------------------------------------|------------------|----------------|---------------------|
|                                      |                  | <b>Network</b> | <b>Non-Network*</b> |
| <b>Annual Deductible</b>             | Single           | \$300          | \$ 600              |
|                                      | Family           | \$900          | \$1,800             |
| <b>Hospital Charges</b>              | —                | 90% **         | 70% **              |
| <b>Home Health Care</b>              | First 50 visits  | 100% **        | 80% **              |
|                                      | Over 50 visits   | 80% **         | 80% **              |
| <b>Co-insurance/<br/>Co-payments</b> | Physician visit  | \$ 10          | \$ 12               |
|                                      | Specialist visit | \$ 20          | \$ 25               |
|                                      | Physical Therapy |                |                     |
|                                      | First 15 visits  | \$ 15          | 70% **              |
|                                      | Over 15 visits   | 80% **         | 70% **              |
|                                      | Emergency Room   | \$ 50          | \$ 50               |
|                                      | Ambulance        | \$ 25          | \$ 25               |

\*Non-Network refers to a health care provider that doesn't have a contract with the health plan administrator.  
\*\*Percent of total cost that is covered by the health care company.

| <b>Term Life Insurance</b>   |             |               |
|--|-------------|---------------|
| <b>Annual Premiums per \$1,000 of Life Insurance: 5-Year Term*</b> |             |               |
| <b>Age</b>   | <b>Male</b> | <b>Female</b> |
| 18-30  | \$ 2.47     | \$2.13        |
| 35   | 2.70        | 2.29          |
| 40   | 3.27        | 2.67          |
| 45   | 4.17        | 3.54          |
| 50   | 5.84        | 4.82          |
| 55   | 8.81        | 6.60          |
| 60   | 13.22       | 9.71          |

\*Minimum amount is \$50,000

| <b>Whole Life Insurance</b>                          |                          |               |                   |               | <b>Monthly Premium</b>         |
|--|--------------------------|---------------|-------------------|---------------|--------------------------------|
| <b>Annual Premiums per \$1,000 of Life Insurance</b> |                          |               |                   |               | <b>\$50,000 Universal Life</b> |
| <b>Age</b>   | <b>Paid Up at Age 65</b> |               | <b>Whole Life</b> |               | <b>Male or Female</b>          |
|  | <b>Male</b>              | <b>Female</b> | <b>Male</b>       | <b>Female</b> |                                |
| 20   | \$11.75                  | \$ 9.75       | \$ 8.00           | \$ 6.25       | \$ 19.00                       |
| 25   | 13.75                    | 11.50         | 9.50              | 7.50          | 24.00                          |
| 30   | 17.00                    | 14.50         | 11.75             | 9.25          | 29.00                          |
| 35   | 21.50                    | 18.00         | 15.00             | 11.50         | 37.50                          |
| 40   | 29.75                    | 25.00         | 19.50             | 14.50         | 52.00                          |
| 45   | 39.50                    | 32.50         | 25.50             | 18.75         | 69.50                          |
| 50   | 56.25                    | 45.75         | 34.00             | 24.25         | 93.50                          |
| 55   |                          |               | 46.50             | 32.25         | 126.00                         |

**Amount of \$1.00 Invested—Daily, Monthly, and Quarterly Compounding**

| Annual Rate | Interest Period—1 Year |          |           | Interest Period—4 Years |          |           |
|-------------|------------------------|----------|-----------|-------------------------|----------|-----------|
|             | Daily                  | Monthly  | Quarterly | Daily                   | Monthly  | Quarterly |
| 0.50%       | 1.005012               | 1.005011 | 1.005009  | 1.020201                | 1.020197 | 1.020189  |
| 0.75%       | 1.007528               | 1.007526 | 1.007521  | 1.030454                | 1.030445 | 1.030426  |
| 1.00%       | 1.010050               | 1.010046 | 1.010038  | 1.040810                | 1.040793 | 1.040759  |
| 1.25%       | 1.012578               | 1.012572 | 1.012559  | 1.051270                | 1.051244 | 1.051189  |
| 1.50%       | 1.015113               | 1.015104 | 1.015085  | 1.061835                | 1.061797 | 1.061717  |
| 1.75%       | 1.017654               | 1.017641 | 1.017615  | 1.072506                | 1.072453 | 1.072344  |
| 2.00%       | 1.020201               | 1.020184 | 1.020151  | 1.083285                | 1.083215 | 1.083071  |
| 2.25%       | 1.022754               | 1.022733 | 1.022691  | 1.094171                | 1.094082 | 1.093898  |
| 2.50%       | 1.025314               | 1.025288 | 1.025235  | 1.105167                | 1.105056 | 1.104827  |
| 2.75%       | 1.027881               | 1.027849 | 1.027785  | 1.116273                | 1.116138 | 1.115858  |
| 3.00%       | 1.030453               | 1.030416 | 1.030339  | 1.127491                | 1.127328 | 1.126992  |
| 3.25%       | 1.033032               | 1.032989 | 1.032898  | 1.138822                | 1.138628 | 1.138230  |
| 3.50%       | 1.035618               | 1.035567 | 1.035462  | 1.150266                | 1.150039 | 1.149574  |
| 3.75%       | 1.038210               | 1.038151 | 1.038031  | 1.161825                | 1.161563 | 1.161023  |
| 4.00%       | 1.040808               | 1.040742 | 1.040604  | 1.173501                | 1.173199 | 1.172579  |
| 4.25%       | 1.043413               | 1.043338 | 1.043182  | 1.185293                | 1.184949 | 1.184242  |
| 4.50%       | 1.046025               | 1.045940 | 1.045765  | 1.197204                | 1.196814 | 1.196015  |
| 4.75%       | 1.048643               | 1.048548 | 1.048353  | 1.209235                | 1.208796 | 1.207897  |
| 5.00%       | 1.051267               | 1.051162 | 1.050945  | 1.221386                | 1.220895 | 1.219890  |
| 5.25%       | 1.053899               | 1.053782 | 1.053543  | 1.233659                | 1.233113 | 1.231994  |
| 5.50%       | 1.056536               | 1.056408 | 1.056145  | 1.246056                | 1.245451 | 1.244211  |
| 5.75%       | 1.059180               | 1.059040 | 1.058752  | 1.258577                | 1.257909 | 1.256541  |
| 6.00%       | 1.061831               | 1.061678 | 1.061364  | 1.271224                | 1.270489 | 1.268986  |
| 6.25%       | 1.064489               | 1.064322 | 1.063980  | 1.283998                | 1.283193 | 1.281546  |
| 6.50%       | 1.067153               | 1.066972 | 1.066602  | 1.296900                | 1.296020 | 1.294222  |
| 6.75%       | 1.069824               | 1.069628 | 1.069228  | 1.309932                | 1.308974 | 1.307017  |
| 7.00%       | 1.072501               | 1.072290 | 1.071859  | 1.323094                | 1.322054 | 1.319929  |
| 7.25%       | 1.075185               | 1.074958 | 1.074495  | 1.336389                | 1.335262 | 1.332962  |
| 7.50%       | 1.077876               | 1.077633 | 1.077136  | 1.349817                | 1.348599 | 1.346114  |
| 7.75%       | 1.080573               | 1.080313 | 1.079782  | 1.363380                | 1.362067 | 1.359389  |
| 8.00%       | 1.083278               | 1.083000 | 1.082432  | 1.377079                | 1.375666 | 1.372786  |
| 8.25%       | 1.085989               | 1.085692 | 1.085088  | 1.390916                | 1.389398 | 1.386306  |
| 8.50%       | 1.088706               | 1.088391 | 1.087748  | 1.404892                | 1.403265 | 1.399952  |
| 8.75%       | 1.091431               | 1.091096 | 1.090413  | 1.419008                | 1.417267 | 1.413723  |
| 9.00%       | 1.094162               | 1.093807 | 1.093083  | 1.433266                | 1.431405 | 1.427621  |
| 9.25%       | 1.096900               | 1.096524 | 1.095758  | 1.447667                | 1.445682 | 1.441648  |
| 9.50%       | 1.099645               | 1.099248 | 1.098438  | 1.462212                | 1.460098 | 1.455803  |
| 9.75%       | 1.102397               | 1.101977 | 1.101123  | 1.476904                | 1.474655 | 1.470089  |
| 10.00%      | 1.105156               | 1.104713 | 1.103813  | 1.491743                | 1.489354 | 1.484506  |
| 10.25%      | 1.107921               | 1.107455 | 1.106508  | 1.506731                | 1.504196 | 1.499055  |
| 10.50%      | 1.110694               | 1.110203 | 1.109207  | 1.521870                | 1.519184 | 1.513738  |
| 10.75%      | 1.113473               | 1.112958 | 1.111912  | 1.537160                | 1.534317 | 1.528556  |
| 11.00%      | 1.116260               | 1.115719 | 1.114621  | 1.552604                | 1.549598 | 1.543509  |
| 11.25%      | 1.119053               | 1.118486 | 1.117336  | 1.568203                | 1.565028 | 1.558600  |
| 11.50%      | 1.121853               | 1.121259 | 1.120055  | 1.583959                | 1.580608 | 1.573829  |
| 11.75%      | 1.124660               | 1.124039 | 1.122779  | 1.599873                | 1.596341 | 1.589197  |
| 12.00%      | 1.127475               | 1.126825 | 1.125509  | 1.615947                | 1.612226 | 1.604706  |
| 12.25%      | 1.130296               | 1.129617 | 1.128243  | 1.632182                | 1.628266 | 1.620357  |
| 12.50%      | 1.133124               | 1.132416 | 1.130982  | 1.648580                | 1.644463 | 1.636151  |
| 12.75%      | 1.135960               | 1.135221 | 1.133727  | 1.665143                | 1.660817 | 1.652089  |
| 13.00%      | 1.138802               | 1.138032 | 1.136476  | 1.681872                | 1.677330 | 1.668173  |
| 13.25%      | 1.141652               | 1.140850 | 1.139230  | 1.698769                | 1.694005 | 1.684403  |

| <b>Door-to-Door Shipping Cost per 100 lbs. for Selected Routes</b> |                     |                          |                      |                    |                       |                     |           |
|--|---------------------|--------------------------|----------------------|--------------------|-----------------------|---------------------|-----------|
| City   | City                | Guaranteed First Arrival | Guaranteed Overnight | Standard Overnight | Guaranteed Second Day | Standard Second Day | BAX Saver |
| Atlanta  | Dallas/<br>Ft Worth | \$196.00                 | \$186.25             | \$145.30           | \$127.75              | \$108.25            | \$46.00   |
| Boston   | Miami               | 196.00                   | 186.25               | 145.30             | 127.75                | 108.25              | 46.00     |
| Chicago  | Detroit             | 164.00                   | 155.85               | 121.62             | 106.95                | 90.65               | 46.00     |
| Denver   | Sacramento          | 196.00                   | 186.25               | 145.30             | 127.75                | 108.25              | 46.00     |
| Los Angeles  | Asheville,<br>NC    | 266.00                   | 252.75               | 197.10             | 173.25                | 146.75              | 62.00     |
| Tampa  | Syracuse            | 196.00                   | 186.25               | 145.30             | 127.75                | 108.25              | 46.00     |
| Memphis  | Miami               | 164.00                   | 155.85               | 121.62             | 106.95                | 90.65               | 46.00     |
| Syracuse   | New Orleans         | 216.00                   | 205.25               | 160.10             | 140.75                | 119.25              | 62.00     |
| San Diego  | Portland,<br>OR     | 164.00                   | 155.85               | 121.62             | 106.95                | 90.65               | 46.00     |
| Toledo,<br>OH  | Missoula,<br>MT     | 241.00                   | 230.25               | 185.10             | 165.75                | 144.25              | 87.00     |
| St. Louis  | Cedar Rapids, IA    | 164.00                   | 155.85               | 121.62             | 106.95                | 90.65               | 46.00     |
| Salt Lake City   | Fairbanks,<br>AK    |                          |                      | 310.90             |                       | 237.75              |           |

| <b>Expedited Door-to-Door Motor Freight Rates in Cost per Mile</b> |                |            |               |               |                |
|--|----------------|------------|---------------|---------------|----------------|
| Weight Group (in lbs.)   | Minimum Charge | 1–99 Miles | 100–199 Miles | 200–299 Miles | 300-plus Miles |
| 0–500  | \$118.00       | \$1.74     | \$1.59        | \$1.52        | \$1.48         |
| 501–3,000  | 127.00         | 1.95       | 1.83          | 1.75          | 1.73           |
| 3,001–5,000  | 169.00         | 2.97       | 2.73          | 2.42          | 2.21           |
| 5,001–13,000   | 225.00         | 3.32       | 2.99          | 2.69          | 2.39           |
| 13,001–45,000  | 500.00         | 5.25       | 4.30          | 3.64          | 3.11           |

| <b>Accessorial Charges</b>               |          |
|--|----------|
| Collect-on-Delivery (COD)—Fee            | \$ 50.00 |
| Detention Time after 2 Hours—Hourly Rate | 50.00    |
| Hand Loading or Unloading—Hourly Rate    | 35.00    |
| Hazardous Materials                      | 75.00    |
| Lift Gate Required on Truck              | 125.00   |
| Pickup/Delivery—Holidays                 | 125.00   |
| Second Person—Hourly Rate                | 50.00    |
| Stop Off—Multiple Drops—Each             | 50.00    |

| <b>Federal Corporate Income Tax</b> |               |                 |                     |
|-------------------------------------|---------------|-----------------|---------------------|
| Over—                               | But not over— | Tax is:         | Of the amount over— |
| \$ —                                | \$ 50,000     | 15%             | \$ —                |
| 50,000                              | 75,000        | \$ 7,500 + 25%  | 50,000              |
| 75,000                              | 100,000       | 13,750 + 34%    | 75,000              |
| 100,000                             | 335,000       | 22,250 + 39%    | 100,000             |
| 335,000                             | 10,000,000    | 113,900 + 34%   | 335,000             |
| 10,000,000                          | 15,000,000    | 3,400,000 + 35% | 10,000,000          |
| 15,000,000                          | 18,333,333    | 5,150,000 + 38% | 15,000,000          |
| 18,333,333                          | —             | 5,150,000 + 38% | —                   |

| <b>SAVINGS ACCOUNT STATEMENT</b>    |            |                             |          |                  |
|-------------------------------------|------------|-----------------------------|----------|------------------|
| Name<br>Leo Rocco                   |            | Beginning Date              |          | <b>5/01/20--</b> |
|                                     |            | Ending Date                 |          | <b>5/31/20--</b> |
| Account Number<br><b>12-36-5000</b> |            | Interest Earned this Period |          |                  |
| Date                                | Withdrawal | Deposit                     | Interest | Balance          |
| 05/01                               |            |                             |          | \$475.46         |
| 05/05                               | \$200.00   | \$415.75                    |          |                  |
| 05/12                               |            | 415.75                      |          |                  |
| 05/15                               |            |                             | \$0.85   |                  |
| 05/19                               |            | 415.75                      |          |                  |
| 04/21                               | 550.00     |                             |          |                  |
| 05/26                               |            | 415.75                      |          |                  |
| 05/31                               |            |                             | 1.12     |                  |

| <b>The Daily News Advertising Rates (per column inch)</b> |                        |         |          |         |
|---|------------------------|---------|----------|---------|
|   |                        | Daily   | Saturday | Sunday  |
| <b>Open Rate</b>  | No contract            | \$49.50 | \$50.40  | \$62.00 |
| <b>Flight Plan</b>  | 50 inches per year     | 38.53   | 39.26    | 48.71   |
| <b>Bulk Rate</b>  | 100 inches per year    | 29.31   | 29.86    | 37.52   |
|   | 500 inches per year    | 29.04   | 29.59    | 37.26   |
|   | 1,000 inches per year  | 28.73   | 29.27    | 36.89   |
|   | 5,000 inches per year  | 26.13   | 26.62    | 33.44   |
|   | 10,000 inches per year | 25.71   | 26.19    | 32.33   |
|   | 20,000 inches per year | 23.74   | 24.19    | 30.42   |
|   | 30,000 inches per year | 22.05   | 22.46    | 28.25   |
|   | 40,000 inches per year | 20.99   | 21.38    | 26.66   |
|   | 50,000 inches per year | 19.45   | 19.82    | 24.01   |