

Lorraine D Van Ness  
7474 Heaton Circle  
Maineville OH 45039

\*\*\*

Kas.  
Acc  
Pre

Serv  
Int  
Pre

Date  
5/1

5/1

6/1

Date

5/1

5/1

5/1

5/1

### Notice 703

(Rev. October 2023)



Department of the Treasury  
Internal Revenue Service

#### Read This To See if Your Social Security Benefits May Be Taxable

If your social security and/or SSI (supplemental security income) benefits were your only source of income for 2023, you probably will not have to file a federal income tax return. See IRS Pub. 501, Dependents, Standard Deduction, and Filing Information, or your tax return instructions to find out if you have to file a return.

We developed this worksheet for you to see if your benefits may be

taxable for 2023. Fill in lines A through E.

**Do not** use the worksheet below if **any** of the following apply to you; instead, go directly to IRS Pub. 915, Social Security and Equivalent Railroad Retirement Benefits.

- You received Form RRB-1099, Form SSA-1042S, or Form RRB-1042S.

- You exclude income from sources outside the United States or foreign housing, income earned by bona fide residents of American Samoa or Puerto Rico, interest income from series EE or I U.S. savings bonds issued after 1989, or employer-provided adoption benefits.

**Note.** If you plan to file a joint income tax return, include your spouse's amounts, if any, on lines A, C, and D.

**A.** Enter the total amount from **box 5** of **ALL** your **2023 Forms SSA-1099**.

Include the full amount of any lump-sum benefit payments received in 2023, for 2023 and earlier years. . . . . **A.** \_\_\_\_\_

**B.** Multiply line A by 50% (0.50). . . . . **B.** \_\_\_\_\_

**C.** Enter your **total income** that is taxable (excluding line A), such as pensions, wages, interest, ordinary dividends, and capital gain distributions. **Do not** reduce your income by any deductions, exclusions, or exemptions. . . . . **C.** \_\_\_\_\_

**D.** Enter any tax-exempt interest, such as interest on municipal bonds. . . . . **D.** \_\_\_\_\_

**E.** Add lines B, C, and D, and enter the total here. **Then, read the information below.** . . . . . **E.** \_\_\_\_\_

Part of your social security benefits may be taxable if, for 2023, item 1, 2, or 3 below applies to you.

- You were single, a head of household, or a qualifying surviving spouse and line E above is more than \$25,000.
- You were married, would file jointly, and line E above is more than \$32,000.
- You were married, would file separately, and line E above is more than zero (more than \$25,000 if you lived apart from your spouse for all of 2023).

If your figures show that part of your benefits may be taxable, see IRS Pub. 915 and *Social Security Benefits* in your 2023 federal income tax return instructions.

If **none** of your benefits are taxable, but you must otherwise file a tax return, do the following.

- Enter the total amount from line A above on Form 1040 or 1040-SR, line 6a, and enter -0- on Form 1040 or 1040-SR, line 6b.
- If you were married, file separately, and lived apart from your spouse for all of 2023, enter "D" to the right of the word "benefits" on Form 1040 or 1040-SR, line 6a.

**Note.** If your figures show that part of your benefits may be taxable and you received benefits in 2023 that were for a prior year, see IRS Pub. 915, Social Security and Equivalent

Railroad Retirement Benefits, for rules on a lump-sum election you can make that may reduce the amount of your taxable benefits.

#### Get More Information From the IRS

If you still have questions about whether your social security benefits are taxable, see IRS Pub. 915 or your 2023 federal income tax return instructions, or visit [www.irs.gov/SSB](http://www.irs.gov/SSB).

Go to [www.irs.gov/Forms](http://www.irs.gov/Forms) to view, download, or print all of the forms and publications you may need.

**Do not return this notice to the SSA or the IRS. Keep it with your records.**

Lorraine D Van Ness  
 7474 Heaton Circle  
 Maineville OH 45039

Kasasa Cash Back XXXXXXXXXXXXX1585 (Continued)

*** Miscellaneous Withdrawals ***		
Date	Description	Amount
5/17	800-367-9444 PA C#8893 DBT CRD 2050 05/17/24 DJLDTH5T QVC*658588449501*10F5	27.86-
5/17	800-367-9444 PA C#8893 DBT CRD 1335 05/16/24 DJJOZV9V MASON ELITE DENTISTRY MASON OH C#8893	300.00-
5/20	POS DEB 0005 05/19/24 00802102 SpotifyAB 150 Greenwich St New York NY C#8893	11.73-
5/20	DBT CRD 1840 05/19/24 DJQOIGHP CROSSIAN* LANENOW.COM LEWES DE C#8893	51.96-
5/20	DBT CRD 1901 05/19/24 DJMUGPHQ CROSSIAN* BLUECHICSTOR LEWES DE C#8893	66.11-
5/21	PHONE PMT MERRICK BANK PPD	200.10-
5/22	DBT CRD 1601 05/21/24 DJT7MW9P BRIGHTON 340179 BEAVERCREEK OH C#8893	51.24-
5/22	PAYMENTS VERIZON WIRELESS PPD	85.94-
6/03	DBT CRD 1121 06/01/24 DJK8YLVJ PATREON* MEMBERSHIP SAN FRANCISCO CA C#8893	10.68-
6/03	DBT CRD 0700 06/01/24 DJJH17C0 QVC*658272029701*30F5 800-367-9444 PA C#8893	35.33-
6/03	DBT CRD 0700 06/03/24 DJZPTLJE QVC*699151083601*30F3 800-367-9444 PA C#8893	51.76-
6/05	DBT CRD 1030 06/05/24 DJJ0IAV0 QVC*699586911301*10F5 800-367-9444 PA C#8893	9.28-
6/05	DBT CRD 2210 06/05/24 DJWGJDAD PRIME VIDEO CHANNELS AMZN.COM/BILL WA C#8893	9.60-
6/05	DBT CRD 1132 06/04/24 DJNE074A TURTLE MOUNTAIN RESCUE ST. JOHN ND C#8893	10.00-
6/05	POS DEB 1917 06/04/24 19148126 KROGER #4 5705 SOUTH S	39.24-

Lorraine D Van Ness  
 7474 Heaton Circle  
 Maineville OH 45039

Kasasa Cash Back XXXXXXXXXXXXXXX1585 (Continued)

\*\*\* Miscellaneous Withdrawals \*\*\*

Date	Description	Amount
	5705 SOUTH ST. MAINEVILLE OH C#8893	
6/05	POS DEB 1638 06/04/24 15176030 NNT BRIGHTON 340179002717 4426 GLENGARRY DR	44.84-
6/05	BEAVERCREEK OH C#8893 DBT CRD 1451 06/04/24 DJT8EIUP GDP*BACK IN MOTION CHI	80.00-
6/06	DAYTON OH C#8893 DBT CRD 1359 06/06/24 DJC50D7B QVC*699609913601*10F4	15.74-
6/06	800-367-9444 PA C#8893 DBT CRD 1643 06/04/24 DJOZX48F CHEDDAR S ZK 0202169	26.87-
6/11	CENTERVILLE OH C#8893 DBT CRD 0858 06/11/24 DJTG630I VERABRADLEYINCECOM	73.00-
6/11	ROANOKE IN C#8893 POS DEB 1633 06/10/24 16338075 KROGER #4 5705 SOUTH S 5705 SOUTH ST.	94.54-
6/13	MAINEVILLE OH C#8893 IL PAYMENT HUNTINGTON BANKS \WEB	540.42-

\*\*\* Daily Balance Information \*\*\*

Date	Balance	Date	Balance	Date	Balance
5/10	541.61	5/20	546.75	6/05	379.45
5/13	475.25	5/21	346.65	6/06	336.84
5/14	470.88	5/22	209.47	6/11	169.30
5/15	418.47	5/31	670.18	6/12	1,031.30
5/17	676.55	6/03	572.41	6/13	490.88

Thank You for banking with LCNB National Bank



Lorraine D Van Ness  
 7474 Heaton Circle  
 Maineville OH 45039

\*\*\*\*\* DEPOSIT ACCOUNT \*\*\*\*\*

Kasasa Cash Back			
Account Number	XXXXXXXXXXXX1585	Statement Dates	6/14/24 thru 7/11/24
Previous Balance	490.88	Days in the statement period	28
4 Deposits	2,070.52	Average Ledger	580.72
17 Checks/Debits	1,715.80	Average Collected	580.72
Sweep Credits	.00		
Sweep Debits	.00		
Service Charge	.00		
Interest Paid	.00		
Present Balance	845.60		

\*\*\* Deposits \*\*\*

Date	Description	Amount
6/14	NET=PAY HC274, LLC PPD	530.82
6/24	Deposit	220.00
6/28	NET=PAY HC274, LLC PPD	445.70
7/10	XXSOC SEC SSA TREAS 310 PPD	874.00

\*\*\* Miscellaneous withdrawals \*\*\*

Date	Description	Amount
6/14	DBT CRD 0630 06/14/24 DJSRUZDC QVC*658144960001*40F5 800-367-9444 PA C#8893	4.37-
6/17	DBT CRD 0700 06/17/24 DJYM8BC0 QVC*658588449501*20F5 800-367-9444 PA C#8893	27.86-
6/17	DBT CRD 0630 06/15/24 DJPI0F5B QVC*658575121501*20F5	52.41-

Lorraine D Van Ness  
 7474 Heaton Circle  
 Maineville OH 45039

Kasasa Cash Back XXXXXXXXXXXXX1585 (Continued)

*** Miscellaneous Withdrawals ***		
Date	Description	Amount
6/17	800-367-9444 PA C#8893 DBT CRD 1513 06/14/24 DJLTKCZ9 PARAGON SALON MONTGOME CINCINNATI OH C#8893	171.05-
6/18	DBT CRD 1420 06/17/24 DJQZJNVF MASON ELITE DENTISTRY MASON OH C#8893	300.00-
6/20	POS DEB 0005 06/19/24 00785185 SpotifyAB 150 Greenwich St New York NY C#8893	11.73-
6/21	PHONE PMT MERRICK BANK PPD	300.00-
6/24	PAYMENTS VERIZON WIRELESS PPD	88.31-
6/26	DBT CRD 1005 06/26/24 DJKQAKT1 QVC*658842768001*10F5 800-367-9444 PA C#8893	26.36-
6/26	DBT CRD 1028 06/25/24 DJISDCOR HORSE PLUS HUMANE S. HOHENWALD TN C#8893	51.80-
7/02	DBT CRD 1135 07/01/24 DJE739GM PATREON* MEMBERSHIP INTERNET CA C#8893	10.68-
7/02	DBT CRD 0601 07/02/24 DJVH8AAO QVC*658272029701*40F5 800-367-9444 PA C#8893	35.33-
7/05	DBT CRD 1121 07/04/24 DJ9P4S77 TURTLE MOUNTAIN RESCUE ST. JOHN ND C#8893	10.00-
7/08	DBT CRD 0630 07/06/24 DJJX0GUY QVC*699586911301*20F5 800-367-9444 PA C#8893	9.28-
7/08	DBT CRD 0700 07/07/24 DJYEUCH9 QVC*699609913601*20F4 800-367-9444 PA C#8893	15.74-
7/10	POS DEB 1404 07/10/24 14095080 KROGER #4 5705 SOUTH S 5705 SOUTH ST. MAINEVILLE OH C#8893	60.46-
7/11	IL PAYMENT HUNTINGTON BANKS \WEB	540.42-

Lorraine D Van Ness  
7474 Heaton Circle  
Maineville OH 45039

Kasasa Cash Back XXXXXXXXXXXXX1585 (Continued)

*** Daily Balance Information ***					
Date	Balance	Date	Balance	Date	Balance
6/14	1,017.33	6/24	285.97	7/08	572.48
6/17	766.01	6/26	207.81	7/10	1,386.02
6/18	466.01	6/28	653.51	7/11	845.60
6/20	454.28	7/02	607.50		
6/21	154.28	7/05	597.50		

Thank You for banking with LCNB National Bank

Lorraine D Van Ness  
 7474 Heaton Circle  
 Maineville OH 45039

\*\*\*\*\* DEPOSIT ACCOUNT \*\*\*\*\*

Kasasa Cash Back			
Account Number	XXXXXXXXXXXX1585	Statement Dates	7/12/24 thru 8/08/24
Previous Balance	845.60	Days in the statement period	28
4 Deposits	1,219.79	Average Ledger	570.78
25 Checks/Debits	1,941.09	Average Collected	570.78
Sweep Credits	.00		
Sweep Debits	.00		
Service Charge	.00		
Interest Paid	.00		
Present Balance	124.30		

\*\*\* Deposits \*\*\*

Date	Description	Amount
7/12	NET=PAY HC274, LLC PPD	373.37
7/25	Deposit	300.00
7/26	NET=PAY HC274, LLC PPD	446.42
8/07	Deposit	100.00

\*\*\* Miscellaneous withdrawals \*\*\*

Date	Description	Amount
7/15	DBT CRD 0630 07/15/24 DJKOY490 QVC*658144960001*50F5 800-367-9444 PA C#8893	4.37-
7/16	DBT CRD 0601 07/16/24 DJJVCZXM QVC*658575121501*30F5 800-367-9444 PA C#8893	52.41-
7/18	DBT CRD 0700 07/18/24 DJULH630 QVC*658588449501*30F5 800-367-9444 PA C#8893	27.86-

Lorraine D Van Ness  
 7474 Heaton Circle  
 Maineville OH 45039

Kasasa Cash Back XXXXXXXXXXXXX1585 (Continued)

\*\*\* Miscellaneous withdrawals \*\*\*

Date	Description	Amount
7/19	POS DEB 0004 07/19/24 00796519 SpotifyAB 150 Greenwich St New York NY C#8893	12.80-
7/19	POS DEB 1411 07/19/24 14195617 KROGER #4 5705 SOUTH S 5705 SOUTH ST. MAINEVILLE OH C#8893	129.93-
7/19	DBT CRD 0908 07/18/24 DJIBZTR8 MASON ELITE DENTISTRY MASON OH C#8893	300.00-
7/22	DBT CRD 1840 07/19/24 DJK9HXM9 THEMONKEYBARGRILLE MAINEVILLE OH C#8893	18.00-
7/22	DBT CRD 1632 07/20/24 DJMSXVU5 QVC*659003505301*10F4 800-367-9444 PA C#8893	18.67-
7/22	DBT CRD 2251 07/20/24 DJR53FQA QVC*699929091001*10F5 800-367-9444 PA C#8893	27.86-
7/22	DBT CRD 1649 07/20/24 DJVIOYM7 TST* MT S MAINEVILLE OH C#8893	28.47-
7/22	PHONE PMT MERRICK BANK PPD	500.00-
7/23	PAYMENTS VERIZON WIRELESS PPD	88.12-
7/29	POS DEB 0923 07/27/24 63790450 UNITED DAIRY FA MAINEVILLE MAINEVILLE OH C#8893	18.64-
7/29	DBT CRD 0700 07/27/24 DJJONKMD QVC*658842768001*20F5 800-367-9444 PA C#8893	26.36-
7/31	DBT CRD 1530 07/30/24 DJE507GI GDP*BACK IN MOTION CHI DAYTON OH C#8893	370.00-
8/01	DBT CRD 1309 07/31/24 DJKY5A7A EL RANCHO NUEVO MASON OH C#8893	33.05-
8/01	DBT CRD 1124 07/30/24 DJWY9EC9 PARAGON SALON MONTGOME CINCINNATI OH C#8893	125.00-



Lorraine D Van Ness  
 7474 Heaton Circle  
 Maineville OH 45039

Kasasa Cash Back XXXXXXXXXXXXX1585 (Continued)

\*\*\* Miscellaneous Withdrawals \*\*\*

Date	Description	Amount
8/02	DBT CRD 0933 08/01/24 DJB654ES PATREON* MEMBERSHIP INTERNET CA C#8893	10.68-
8/02	DBT CRD 0630 08/02/24 DJCWW3F2 QVC*658272029701*50F5 800-367-9444 PA C#8893	35.33-
8/05	DBT CRD 2230 08/05/24 DJCTQ82I PRIME VIDEO CHANNELS AMZN.COM/BILL WA C#8893	8.99-
8/05	DBT CRD 1130 08/04/24 DJXCY3HE TURTLE MOUNTAIN RESCUE ST. JOHN ND C#8893	10.00-
8/06	DBT CRD 0630 08/06/24 DJGL5417 QVC*699586911301*30F5 800-367-9444 PA C#8893	9.28-
8/06	DBT CRD 1449 08/05/24 DJO16DZH SQ *BLOOMS & BERRIES F LOVELAND OH C#8893	16.72-
8/07	DBT CRD 0601 08/07/24 DJDDB3J1 QVC*699609913601*30F4 800-367-9444 PA C#8893	15.74-
8/08	DBT CRD 1319 08/08/24 DJUPKEGX AMAZON.COM*RF29Z6WU1 AMZN.COM/BILL WA C#8893	52.81-

\*\*\* Daily Balance Information \*\*\*

Date	Balance	Date	Balance	Date	Balance
7/12	1,218.97	7/23	10.48	8/02	137.84
7/15	1,214.60	7/25	310.48	8/05	118.85
7/16	1,162.19	7/26	756.90	8/06	92.85
7/18	1,134.33	7/29	711.90	8/07	177.11
7/19	691.60	7/31	341.90	8/08	124.30
7/22	98.60	8/01	183.85		

Thank You for banking with LCNB National Bank