



Department of the Treasury  
Internal Revenue Service  
PHILADELPHIA, PA 19255-0030

**Time Sensitive Information — Open Immediately**

IRS Notice CP539



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DAVID P FONTAINE



048388

December 16, 2025

## You're now subject to backup withholding

We contacted you earlier because you didn't report interest, dividends, or patronage dividends income for tax year 2018, or didn't pay the tax, penalty, or interest you owed on time. **This is your fourth and final notice.**



If we don't hear from you by October 15, 2025, we'll send a notice to your payers to begin backup withholding.

### What you need to know

We're instructing your dividend and interest payers to begin withholding 24% of those payments.

If you open a new account with another payer and certify on Form W-9, Request for Taxpayer Identification Number and Certification, that you're not subject to backup withholding, you may be subject to a fine of \$1,000 and up to one year in prison.

**To stop backup withholding by January 1<sup>st</sup>, 2026**, you must:

- Pay the amount you owe, and
- Report income related to backup withholding by October 15, 2025.

If you miss this deadline, backup withholding will continue for the following year.

Backup withholding will continue until the issue is corrected or there's a valid reason to stop, such as a serious burden or a legitimate dispute.

### We may contact third parties

Generally, the IRS will deal directly with you or your duly authorized representative. However, we sometimes talk with other people if we need information that you've been unable to provide, or to verify information we've received. We intend to contact others, such as neighbors, employers, employees, or banks. When we contact them, we generally provide them limited information, such as your name.

We're prohibited from disclosing more information than is necessary to obtain or verify the information we're looking for. We intend to contact other people during the period beginning 46 days from the date of this notice and ending one year later. You can request a list of those contacted by calling or writing us at the address at the top of this notice or asking during a personal interview.



## More information

At the end of each calendar year, your payers will send you the appropriate Form 1099 showing backup withholding. Claim that amount as regular income tax withholding on your federal income tax return. For more information, visit [IRS.gov/BackupWithholding](https://irs.gov/BackupWithholding).

Visit [IRS.gov/CP539](https://irs.gov/CP539) to learn more about this notice and what to do next. If you can't find what you need online, call us at 1-800-829-8374.