



# Paying and Reporting Form CT-1 Annual Tax

(Required for Railroad Locals Only)

This guide will walk you through:

- Documenting tax payments in WinStabs NMR
- Making tax payments through EFTPS
- Filing the CT-1 tax return with the IRS

## **Who must file Form CT-1?**

As an employer, federal law, requires you to withhold certain taxes from employees' pay. Each time you pay wages, you must withhold – or take out of employees' pay – certain amounts for federal income, Railroad Retirement and Medicare tax. Any Local paying salary or lost time must file a CT-1-annual report going forward until the IRS informs you otherwise.

**AFTER YOU FILE YOUR FIRST FORM CT-1, YOU MUST FILE A RETURN FOR EACH YEAR, EVEN IF YOU DIDN'T PAY TAXABLE COMPENSATION DURING THE YEAR, UNTIL YOU FILE A FINAL RETURN.**

## **What taxes are reported on Form CT-1?**

Taxes reported on Form CT-1 include tax withheld for Medicare and Railroad Retirement taxes for Railroad Locals.

## **When and where do you deposit (pay) CT-1 tax?**

Form CT-1 taxes are due monthly on the 15<sup>th</sup> of each month for the prior month's tax liability. <sup>1</sup> CT-1 taxes should be deposited monthly even though it's a quarterly tax. The preferred method is to pay through the EFTPS website

(<https://www.eftps.gov>). Electronic deposit via the internet is the preferred method. Avoid paying your taxes with the CT-1 -V voucher. The IRS will charge a 10% penalty if you do.

## **Notes**

- Taxes on earnings are due when paid, not earned.
- It is recommended that you issue all checks in December each year by the 15<sup>th</sup> of the month and go ahead and pay taxes due. This gives sufficient time for all checks and your tax payments to clear the bank, making the start of the next year much easier.
- SMART TD's RRB Unit # is 8945. This number is required when you file.

If you have any questions about how to pay your CT-1 taxes, call the Local Support Help Desk at 216-227-5444, email [fshelpdesk@group.smart-union.org](mailto:fshelpdesk@group.smart-union.org) , or book a helpdesk session online here: <http://bit.ly/smarthelpdeskapt>

**After hours help desk is available Tue, Wed, Thr, Sun 6-10pm CST by calling 216-227-5280**

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<sup>1</sup> *Exception:* If the total liability for the year is less than \$2,500, you can pay annually. However, this is **NOT recommended** and could cost the Local **penalties and interest** if the liability exceeds \$2,500 by the end of the year.

## **How do you obtain the IRS CT-1 Form\*?**

- Go to the Local Toolbox page of the SMART TD website ([www.smart-union.org/td/local-toolbox/](http://www.smart-union.org/td/local-toolbox/))
- Scroll to the Payroll Taxes section and click the plus sign to expand the section.
- The form for the current year is found in the far-right column. If you need a form for a previous year, click on “Old Tax Forms” which is found above the table.
- Select the proper year’s CT-1 form, then download and save the PDF.

**\*The IRS has started to encourage organizations to e-file tax returns, but currently there are no IRS-approved e-file providers that offer Form CT-1.**

## **When and where do you report Form CT-1 taxes?**

The CT-1 annual form is **due by February 28** for the prior year.

Once you have the correct form, transfer your numbers from your worksheet to your official form. **Ensure that you read and compare each line of the form with the worksheet because frequently the IRS changes the form after annual updates are made to WinStabs.**

When you prepare your CT-1, ensure you print three copies **and sign/date** them all.

- A signed/dated copy should be sent via certified mail to the IRS (address listed in IRS Instructions).
- A signed/dated copy should be sent to the SMART TD office by email to [localreports@group.smart-union.org](mailto:localreports@group.smart-union.org) or by mail to:

ATTN: Local Reports  
SMART TD  
24950 Country Club Blvd. STE 340  
North Olmsted, OH 44070

- Keep a signed/dated copy for the Local’s records.

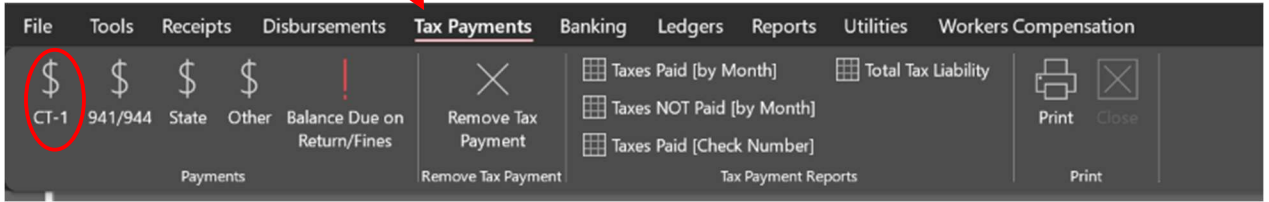
If you make an error in your reporting, call the Local Support Help Desk at 216-227-5444, email [fshelpdesk@group.smart-union.org](mailto:fshelpdesk@group.smart-union.org) , or book a helpdesk session online here: <http://bit.ly/smarthelpdeskapt>

**After hours help desk is available Tue, Wed, Thr, Sun 6-10pm CST by calling 216-227-5280**

# Paying CT-1 Taxes in WinStabs NMR and EFTPS

## Step 1

Open WinStabs NMR. Click on Tax Payments > “ CT-1” >



## Step 2

Enter a unique check number. (A recommendation is “CT1” and “date” as mmdd). The tax period for CT-1 taxes will be “ANNUAL”

The screenshot shows the 'Assign Check Number for the above selected Liability(s)' form. The 'Check Number' field is circled in red and contains 'CT1-0422'. The 'Assign Date' field contains '04/22/2019'. The 'Apply Tax to Quarter' dropdown is set to 'ANNUAL'. The 'Year' field contains '2019'. The 'Adjustment' field contains '\$0.00'. The 'Write CT-1 Check For' checkbox is checked, and the amount '\$869.51' is displayed. There are buttons for 'View Tax Voucher', 'Assign Tax Payment', 'Select All?', and 'Cancel'.

Check Liability	Click to Assign	Original Liability	Description	Employee Tax	Employer Tax	
101	<input checked="" type="checkbox"/>	04/01/2019	CT-1 TAX	44.37	73.36	117.73
102	<input checked="" type="checkbox"/>	04/05/2019	CT-1 TAX	62.75	103.75	166.50
103	<input checked="" type="checkbox"/>	04/18/2019	CT-1 TAX	56.48	93.38	149.86
104	<input checked="" type="checkbox"/>	04/22/2019	CT-1 TAX	164.10	271.32	435.42

Select the checks in the month that you want to pay. Most of the time this will be all the checks showing. You can also “select all”.

### Step 3

Click "View Tax Voucher"

Assign Check Number for the above selected Liability(s)  Assign Date  [Select All ?](#)

Apply Tax to Quarter  **View Tax Voucher** Write CT-1 Check For

Year  **Assign Tax Payment** **\$869.51** **Cancel**

Adjustment



Check Liability	Click to Assign	Original Liability	Description	Employee Tax	Employer Tax	
101	<input checked="" type="checkbox"/>	04/01/2019	CT-1 TAX	44.37	73.36	117.73
102	<input checked="" type="checkbox"/>	04/05/2019	CT-1 TAX	62.75	103.75	166.50
103	<input checked="" type="checkbox"/>	04/18/2019	CT-1 TAX	56.48	93.38	149.86
104	<input checked="" type="checkbox"/>	04/22/2019	CT-1 TAX	164.10	271.32	435.42

### Step 4

Print this worksheet to use with filing with EFTPS and for your records.

Tax Payments | **Banking** | Reports

Remove Tax Payment  Tax Payment

Taxes Paid [by Month] | Total Tax Liability  

Taxes NOT Paid [by Month] | Print | Close

Taxes Paid [Check Number] | Tax Payment Reports | Print

EFTPS Payment

Local	1421
EIN	72-6000210
Check	CT1-0422
Date	04/22/2019

FICA	\$330.39
Industry Portion	\$546.27
<b>Total</b>	<b>\$876.66</b>

CT-1 Tax for ANNUAL, 2019.

## Step 5

After printing, close the voucher and click “Assign Tax Payment.”

The screenshot shows a software interface for assigning tax payments. At the top, there are input fields for "Assign Check Number for the above selected Liability(s)" (CT1-0422), "Assign Date" (04/22/2019), "Apply Tax to Quarter" (ANNUAL), "Year" (2019), and "Adjustment" (\$0.00). There are buttons for "View Tax Voucher" and "Assign Tax Payment". A "Write CT-1 Check For" checkbox is checked, and the amount "\$869.51" is displayed. A "Cancel" button is also present. Below this is a table of liabilities:

Check Liability	Click to Assign	Original Liability	Description	Employee Tax	Employer Tax	
101	<input checked="" type="checkbox"/>	04/01/2019	CT-1 TAX	44.37	73.36	117.73
102	<input checked="" type="checkbox"/>	04/05/2019	CT-1 TAX	62.75	103.75	166.50
103	<input checked="" type="checkbox"/>	04/18/2019	CT-1 TAX	56.48	93.38	149.86
104	<input checked="" type="checkbox"/>	04/22/2019	CT-1 TAX	164.10	271.32	435.42

Below the table is a confirmation dialog box titled "CT-1 Deposit Completed". The message reads: "CT-1 Tax Assignment Successful. CheckBook Entry # CT1-0422 was entered for \$ 869.51 on 4/22/2019. Click OK to Continue to Main Screen." There is an "OK" button at the bottom right of the dialog box.

Once you click “OK,” the program generates a debit in the WinStabs checkbook but **remember that WinStabs isn’t connected to the EFTPS. It does not actually pay your taxes!!!** We will do this in the next step.

## **Making your 941 tax deposit with EFTPS**

- To pay taxes, you will need a valid login on the EFTPS and will use your EIN<sup>2</sup>, PIN and password to log in.
- Your EIN will be printed on your voucher.
- Your four-digit PIN was mailed to you when you initially set your account up.
- You created your password when you set up your account.

If you are a new treasurer, this information can be used from your past treasurer, but you will need to update your profile on the EFTPS website (<http://eftps.gov>).

Feel free to use the space below to record your EFTPS login information.

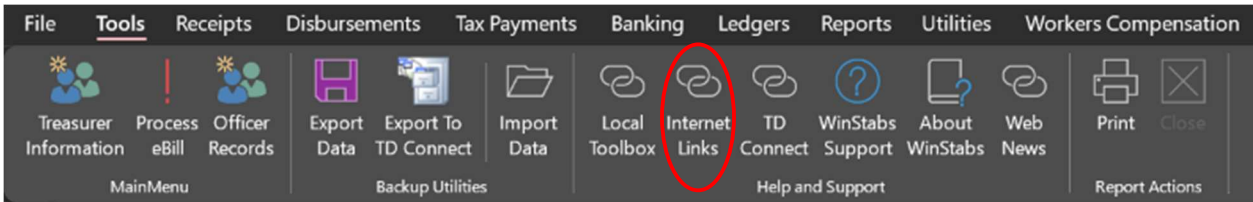
Local # \_\_\_\_\_

EIN \_\_\_\_\_

PIN \_\_\_\_\_

Password \_\_\_\_\_

To access the EFTPS site, you can also use the links available in WinStabs NMR.



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<sup>2</sup> Employer Identification Number or Tax ID.

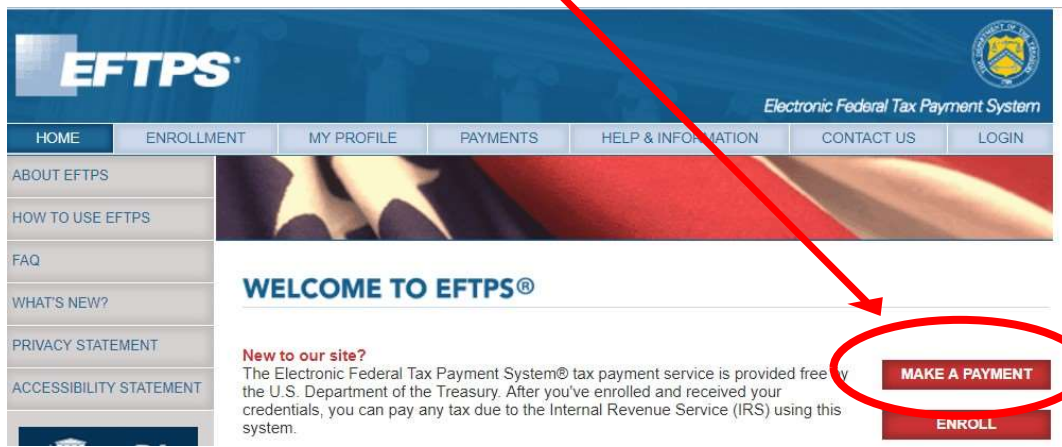


Once the links page is open, click on the EFTPS icon.



## Step 1

- At the EFTPS website, click on “Make a Payment”.



## Step 2

- Enter your login credentials, including the Local’s EIN number, PIN & Password, then click on “Login”.  
**NOTE: You will never need to use your Social Security number.**



LOGIN

When making a payment, you will select your own tax period and settlement date. A drop-down menu and a pop-up calendar are provided. Remember: You must schedule payments by **8 p.m. ET the day before the due date** for your payment to be timely with the IRS.

## Login

In order to make, view or cancel a Payment, you must first login.

Please enter your Employer Identification Number (EIN) or your Social Security Number (SSN), PIN, and Internet password in the fields below. If you do not have a PIN, please [enroll](#) first.

EIN (for Business)	<input type="text" value="81"/> - <input type="text" value="2784512"/>
or	
SSN (for Individual)	<input type="text"/> - <input type="text"/> - <input type="text"/>
PIN	<input type="text" value="...."/>
Internet Password	<input type="password" value="....."/> <a href="#">Need a Password</a>

[CANCEL](#)

[LOGIN ▶](#)

### Step 3

- In the tax form list box, select “CT-1 Railroad Retirement.”
- Select “next”

**EFTPS**  
Electronic Federal Tax Payment System

HOME ENROLLMENT MY PROFILE **PAYMENTS** HELP & INFORMATION CONTACT US LOGOUT

MAKE A TAX PAYMENT TAXPAYER NAME: INTERNATIONAL ASSOCIATION OF SHEET TIN: xxxxx9001

CANCEL A TAX PAYMENT

CHECK PAYMENT HISTORY

### Tax Form Selection

Failure to pay employment taxes could result in a civil injunction or criminal prosecution, or in a responsible person being held personally liable for the trust fund portion of the taxes.

Please enter the number of the Tax Form you wish to pay, or select the Tax Form number from one of the drop-down lists.

ENTER TAX FORM NUMBER

or

SELECT A TAX FORM

Most Common Forms:

All forms in numeric order: **CT-1 Railroad Retirement**

CLEAR FORM

**EFTPS**  
Electronic Federal Tax Payment System

HOME ENROLLMENT MY PROFILE **PAYMENTS** HELP & INFORMATION CONTACT US LOGOUT

MAKE A TAX PAYMENT TAXPAYER NAME: INTERNATIONAL ASSOCIATION OF SHEET TIN: xxxxx9001

CANCEL A TAX PAYMENT

CHECK PAYMENT HISTORY

### Tax Form Selection

Failure to pay employment taxes could result in a civil injunction or criminal prosecution, or in a responsible person being held personally liable for the trust fund portion of the taxes.

Please enter the number of the Tax Form you wish to pay, or select the Tax Form number from one of the drop-down lists.

ENTER TAX FORM NUMBER

or

SELECT A TAX FORM

Most Common Forms:

All forms in numeric order: **CT-1 Railroad Retirement**

CLEAR FORM

**NEXT** ▶

## Step 4

- Select “Federal Tax Deposit,” then click “Next”.

HOME ENROLLMENT MY PROFILE **PAYMENTS** HELP & INFORMATION CONTACT US LOGOUT

MAKE A TAX PAYMENT TAXPAYER NAME: INTERNATIONAL ASSOCIATION OF SHEET TIN: xxxxx9001

CANCEL A TAX PAYMENT Payment - CT-1 Railroad Retirement

CHECK PAYMENT HISTORY

### Tax Type Selection

Please select a Tax Type:

- Federal Tax Deposit
- Balance due on return or notice
- Payment Due On An Amended Or Adjusted Return
- Audit Adjustment

◀ PREVIOUS | NEXT ▶

*Note:* If you receive a letter from the IRS that shows the Local owes a balance, you would select “Balance due on return or notice.”

## Step 5

- Enter the payment amount from our WinStabs voucher and the tax year
- Pick a settlement date for the transaction, then click “Next”

HOME ENROLLMENT MY PROFILE **PAYMENTS** HELP & INFORMATION CONTACT US LOGOUT

MAKE A TAX PAYMENT TAXPAYER NAME: INTERNATIONAL ASSOCIATION OF SHEET TIN: xxxxx9001

CANCEL A TAX PAYMENT Payment - CT-1 Railroad Retirement

CHECK PAYMENT HISTORY

Please enter the tax period year and the settlement date in the fields below. A pop-up settlement date calendar is provided for your convenience.

### Business Tax Payment

If you select the next business date for the funds to be electronically transferred from your account, you will not be able to cancel this payment. EFTPS requires at least 2 business days' notice to cancel a payment.

For fiscal year taxpayers, please enter the four-digit year in which your tax filing period ends. [Click here for an example.](#)

Payments will be debited from the banking account associated with this enrollment (identified below). If you want to use a different account, click "Change Account" next to the payment.

Payment Amount	\$	1519.17	(example: 1234.56)	?
Tax Period	Year	2017	(yyyy)	?
Settlement Date		10/30/2017	(mm/dd/yyyy)	?

Account: WELLS FARGO BANK xxxxxx2603 CHECKING CHANGE ACCOUNT ?

CLEAR FORM

◀ PREVIOUS | NEXT ▶

## Step 6

- Enter the FICA and industry portion from your WinStabs voucher and click “Next”.

**EFTPS**  
Electronic Federal Tax Payment System

HOME | ENROLLMENT | MY PROFILE | **PAYMENTS** | HELP & INFORMATION | CONTACT US | LOGOUT

MAKE A TAX PAYMENT | TAXPAYER NAME: INTERNATIONAL ASSOCIATION OF SHEET | TIN: xxxxx9001

CANCEL A TAX PAYMENT | Payment - CT-1 Railroad Retirement

CHECK PAYMENT HISTORY

### Sub Category Amounts

For the tax form you have selected, please break down the amount being paid into one or more of the following Sub Categories. The total of Sub Category amounts must equal your Payment Amount: ?

Tax Form Selected	
Tax Form	CT-1 Railroad Retirement
Tax Type	Federal Tax Deposit
Payment Amount	\$1,519.17

Sub Category Amounts	
1 FICA	\$ 572.54
2 Industry Portion	\$ 946.63

CLEAR FORM | ◀ PREVIOUS | NEXT ▶

## Step 7

- Confirm that you entered all the information correctly. Once you are satisfied, click “Make Payment.”

**EFTPS**  
Electronic Federal Tax Payment System

HOME | ENROLLMENT | MY PROFILE | **PAYMENTS** | HELP & INFORMATION | CONTACT US | LOGOUT

MAKE A TAX PAYMENT | TAXPAYER NAME: INTERNATIONAL ASSOCIATION OF SHEET | TIN: xxxxx9001

CANCEL A TAX PAYMENT

CHECK PAYMENT HISTORY

### Verify Payment Information

Please review all the information you have input before you click "Make a Payment." If you wish to make changes, click the "Previous" button below.

Payment Information	Entered Data
Taxpayer EIN	xxxxx9001
Tax Form	CT-1 Railroad Retirement
Tax Type	Federal Tax Deposit
Tax Period	2017
Payment Amount	\$1,519.17
Settlement Date	10/30/2017
Subcategories:	
1 FICA	\$572.54
2 Industry Portion	\$946.63
Account Number	xxxxxx2603
Account Type	CHECKING
Routing Number	102307164
Bank Name	WELLS FARGO BANK

◀ PREVIOUS | **MAKE PAYMENT**

## Step 8

- **Print your confirmation and attach it to the voucher that you printed from WinStabs NMR.**
- File this in your Local's records.

### Payment Successful

An EFT Acknowledgement Number has been provided for this payment. Please keep this number for your records.

#### REMINDER: REMEMBER TO FILE ALL RETURNS WHEN DUE!

EFT ACKNOWLEDGEMENT NUMBER: 270770350384950

Payment Information	Entered Data
Taxpayer EIN	xxxxx9001
Tax Form	CT-1 Railroad Retirement
Tax Type	Federal Tax Deposit
Tax Period	2017
Payment Amount	\$1,519.17
Settlement Date	10/30/2017
Subcategories:	
1 FICA	\$572.54
2 Industry Portion	\$946.63
Account Number	xxxxxx2603
Account Type	CHECKING
Routing Number	102307164
Bank Name	WELLS FARGO BANK

Thank You  
FINISHED



PRINTER FRIENDLY  
VERSION



WANT TO E-FILE?  
CLICK HERE FOR  
MORE INFORMATION



VIEW AND SAVE  
AS A PDF

MAKE ANOTHER  
PAYMENT

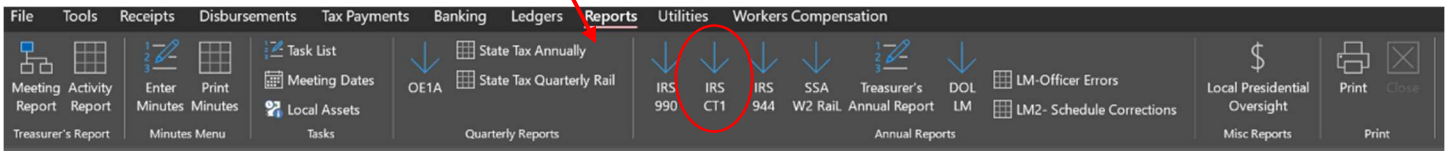
MAKE A PAYMENT  
FOR ANOTHER TIN

VISIT OTHER  
STATE WEB SITE

# Reporting Form CT-1 annual tax

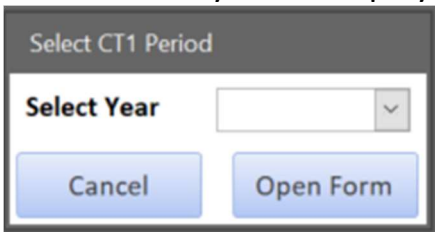
## Step 1

- In WinStabs NMR, click on “Reports”> “IRS CT1”



## Step 2

- Select the year to display > then click on “Open Form”.



## Step 3

- Print the two-page worksheet by clicking the print button in the Report menu ribbon.





**Using the Form CT-1 worksheet from WinStabs NMR to complete the**

- **DO NOT abbreviate the Local name. Enter what will fit on the form.** The Local's name should be entered as International Association of Sheet Metal, Air, Rail & Transportation XXXX TD along with the address, city, state, and ZIP code.

Form CT-1 Employer's Annual Railroad Retirement WorkSheet 2021			
INTERNATIONAL ASSOCIATION OF SHEET METAL, AIR, RAIL & TRANSPORTATION 0445TD		(EIN) 99-9999999	
PO BOX 7777		RRB # 8945	
SOMEWHERE IL 61412			
Do Not Mail To IRS - Download Proper Form from Local Toolbox			
1	Tier 1 Employer Tax-Compensation (other than tips and sick pay)	25,701.30 X 6.20%	1 1,593.48
2	Tier 1 Employer Medicare Tax-Compensation (other than tips and sick pay)	25,701.30 X 1.45%	2 372.67
3	Tier 2 Employer Tax-Compensation (other than tips)	25,701.30 X 13.10%	3 3,366.87
4	Tier 1 Employee Tax-Compensation (other than sick pay)	25,701.30 X 6.20%	4 1,593.48
5	Tier 1 Employee Medicare Tax-Compensation (other than sick pay)	25,701.30 X 1.45%	5 372.67
6	Tier 1 Employee Additional Medicare Tax- Compensation (other than sick pay)	0.00 X 0.90%	6 0.00
7	Tier 2 Employee Tax-Compensation (for tips, see instructions)	25,701.30 X 4.90%	7 1,259.38
8	Tier 1 Employer Tax-Sick pay	0.00 X 6.20%	8 0.00
9	Tier 1 Employer Medicare Tax-Sick pay	0.00 X 1.45%	9 0.00
10	Tier 1 Employee Tax-Sick pay	0.00 X 6.20%	10 0.00
11	Tier 1 Employee Medicare Tax-Sick pay	0.00 X 1.45%	11 0.00
12	Tier 1 Employee Additional Medicare Tax-Sick pay	0.00 X 0.90%	12 0.00
13	Total tax based on compensation (add lines 1 through 12)		13 8,558.53
14	Adjustments to employer and employee railroad retirement taxes based on compensation (see instructions for line 14 and attach required statements)		14 0.08
	Fractions of cents +/- 0.08 Other +/- 0		
15	Total taxes after adjustments. (line 13 as adjusted by line 14)		15 8,558.61
16	Nonrefundable portion of credit for qualified sick and family leave compensation		16 0.00
17	Nonrefundable portion of employee retention credit		17 0.00
18	Total nonrefundable credits. Add lines 16 and 17		18 0.00
19	Total taxes after adjustments and nonrefundable credits. Subtract line 18 from line 15		19 8,558.61
20	Total railroad retirement tax deposits for the year, including overpayment applied from prior year		20 8,558.61
21	Deferred amount of the Tier 1 Employer Tax.		21 0.00
22	Deferred amount of the Tier 1 Employee Tax.		22 0.00
23	Refundable portion of credit for qualified sick and family leave compensation.		23 0.00
24	Refundable portion of employee retention credit.		24 0.00
25	Total deposits, deferrals, and refundable credits. Add lines 20, 21, 22, 23, and 24.		25 8,558.61
26	Total advances received from filing Form(s) 7200 for the year.		26 0.00
27	Total deposits, deferrals, and refundable credits less advances. Subtract line 26 from line 25.		27 8,558.61
28	BALANCE DUE. If line 19 is more than line 27, enter the difference.		28 0.00
29	OVERPAYMENT. If line 27 is more than line 19, enter the difference.	0.00	
30	Qualified sick leave compensation. Check one: <input type="checkbox"/> Apply to next return OR <input type="checkbox"/> Send a refund.		30 0.00
31	Qualified health plan expenses allocable to compensation reported on line 30.		31 0.00
32	Qualified family leave compensation.		32 0.00
33	Qualified health plan expenses allocable to compensation reported on line 32.		33 0.00
34	Qualified compensation for the employee retention credit.		34 0.00
35	Qualified health plan expenses allocable to compensation reported on line 34.		35 0.00

Line 19 must match the Annual Liability Total on Page 2. If it doesn't, a fractions of cents adjustment (line 14) is required to make the two amounts match. The current version of WinStabs will automatically add this adjustment amount to the worksheet.

This total must match Line 19 on Page 1.

ALL FILERS: If line 19 is less than \$2,500 don't complete Part II.  
 SEMIWEEKLY SCHEDULE DEPOSITORS: Complete Form 945-A and see the Part II instructions.  
 MONTHLY SCHEDULE DEPOSITORS: Complete Part II.

PART II Record of Railroad Retirement Tax Liability	
Month	Tier I & Tier II
January	\$849.16
February	\$1,451.29
March	\$849.16
<i>Quarterly Liability Total</i>	<i>3,149.61</i>
April	\$849.16
May	\$849.16
June	\$849.16
<i>Quarterly Liability Total</i>	<i>2,547.48</i>
July	\$1,058.52
August	\$953.84
September	\$849.16
<i>Quarterly Liability Total</i>	<i>2,861.52</i>
<i>Annual Liability Total</i>	<i>8,558.61</i>

Review form, Sign, and Date.

Copy 1 - IRS (certified mail) - See IRS form CT-1 instructions for mailing address. Instructions can be found on the Local Toolbox.

Copy 2 - Local Copy.

Copy 3 - SMART TD - send a signed copy to the Transportation Division.

localreports@group.smart-union.org  
 or  
 ATTN: Local Reports  
 SMART TD  
 24950 Country Club Blvd. STE 340  
 North Olmsted, OH 44070

**Notes:**

- Form CT-1 is dues by February 28<sup>th</sup>
- Make sure to use proper year form.
- Enter the Local's EIN number and double check it for accuracy
- On Page 1, the RRB number is 8945.
- If Line 15 is less than \$2,500, do not complete Part 2.
- After printing out the worksheet to assist with filing CT-1 annual taxes, do not send the worksheet to the IRS or to SMART TD. Retain for it for the Local's records.
- **Review the Form CT-1 Instructions for the mailing addresses for Form CT-1.**