

Capital Construction Fund Interest Rate Applied to Tax Due on Non-Qualified Withdrawals

| Year of Non Qualified Withdrawal | To Tax Due** for Each Year Since Deposit | Year of Non Qualified Withdrawal | To Tax Due** for Each Year Since Deposit |
|----------------------------------|--|----------------------------------|--|
| 1970 | 8.00% | 2003 | 3.21% |
| 1971 | 8.00% | 2004 | 3.73% |
| 1972 | 6.46% | 2005 | 4.40% |
| 1973 | 6.45% | 2006 | 5.16% |
| 1974 | 7.46% | 2007 | 4.82% |
| 1975 | 8.47% | 2008 | 3.04% |
| 1976 | 8.44% | 2009 | 2.39% |
| 1977 | 7.93% | 2010 | 2.10% |
| 1978 | 7.61% | 2011 | 1.65% |
| 1979 | 9.03% | 2012 | 0.83% |
| 1980 | 10.36% | 2013 | 1.27% |
| 1981 | 12.41% | 2014 | 1.78% |
| 1982 | 15.41% | 2015 | 1.66% |
| 1983 | 14.25% | 2016 | 1.45% |
| 1984 | 11.39% | 2017 | 2.08% |
| 1985 | 13.32% | 2018 | 2.99% |
| 1986 | 11.09% | 2019 | 2.12% |
| 1987 | 8.00% | | |
| 1988 | 8.57% | | |
| 1989 | 9.18% | | |
| 1990 | 9.28% | | |
| 1991 | 9.10% | | |
| 1992 | 8.07% | | |
| 1993 | 6.73% | | |
| 1994 | 5.62% | | |
| 1995 | 7.18% | | |
| 1996 | 6.93%* | | |
| 1997 | 6.70%* | | |
| 1998 | 6.78% | | |
| 1999 | 5.97% | | |
| 2000 | 6.76% | | |
| 2001 | 4.97% | | |
| 2002 | 4.20% | | |

*Corrected on 10/28/96 from 7.02%

**See IRS Publication 595 for special instructions to calculate the penalty rate of tax on Non Qualified withdrawals. Interest paid with tax on Non Qualified withdrawals is defined as business interest expense.

https://www.treasurydirect.gov/govt/rates/tcir/tcir_fy2020_opdirannual.htm