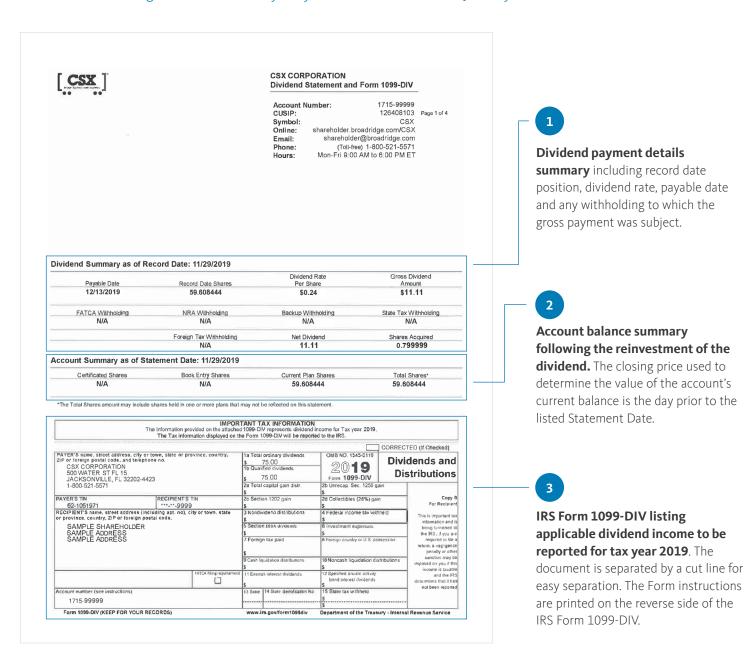


Understanding your new combined year-end dividend statement.

We have worked with CSX to put all your end of year information onto one document for easier tax reporting. This means that your dividend income statement and your last dividend payment for the tax year have been combined into a single 1099-DIV - ready for you to mail ahead of the January 31 deadline.



Frequently Asked Questions

Q: Will I receive any additional tax documents?

A: The 1099-DIV issued should be used to report your dividend income. If you sold your shares in the last calendar you will receive an additional tax document.

Q: I did not receive a dividend payment in December. When can I expect to receive my 1099-DIV?

A: You will receive a standalone 1099-DIV by January 31, 2020.

Q: I can't find the document you mailed to me in December. How can I get a duplicate copy of my 1099-DIV?

A: Electronic copies of your dividend payment check, confirmation, and/or combined statement tax document are posted to your account under the label "1099 DIV with Check/ACH Confirm/Statement," as applicable. Duplicates can be downloaded via our Shareholder Portal at https://shareholder.broadridge.com/csx.

Q: Who can I speak to if I have additional questions?

A: You can reach a customer service representative at shareholder@broadridge.com or call us at 1-800-521-5571.

Q: Who is Broadridge?

A: CSX has assigned Broadridge as their Transfer Agent. This means that we help them manage their shareholder records, dividend payments and communications. We handle all of the communications related to the shares you own in CSX, including this one.



