

PART III

INSTRUCTIONS TO PAYEE'S
REQUEST FOR
TAXPAYER IDENTIFICATION
NUMBER AND CERTIFICATION

(IRS Form W-9)

Section References are to the
Internal Revenue Code

Purpose of Certification

A person or entity (such as the Credit Union) that is required to file an information return with the IRS must get my correct taxpayer identification number (TIN) to report, for example, income paid to me, real estate transactions, mortgage interest I paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions I made to an IRA.

U.S. person. I must use Form W-9 only if I am a U.S. person (including a resident alien), to give my correct TIN to you and, when applicable, to:

1. Certify that the TIN I am giving is correct (or I am waiting for a number to be issued);
2. Certify I am not subject to backup withholding; or
3. Claim exemption from backup withholding if I am a U.S. exempt payee.

Note: If you give me a form other than Form W-9 to request my TIN, I must use your form if it is substantially similar to Form W-9.

For federal tax purposes you are considered a person if you are:

- An individual who is a citizen or resident of the United States,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, or
- Any estate (other than a foreign estate) or trust. See Regulations sections 301.7701-6(a) and 7(a) for additional information.

Foreign person. If I am a foreign person, I must not use Form W-9. Instead, I must use the appropriate Form W-8 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a “saving clause.” Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the recipient has otherwise become a U.S. resident alien for tax purposes.

If I am a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, I must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which I claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If I am a nonresident alien or a foreign entity not subject to backup withholding, I must give you the appropriate completed Form W-8.

What Is Backup Withholding?

Persons making certain payments to me must, under certain conditions, withhold and pay to the IRS a percentage of such payments, as stipulated by the IRS (currently 28 percent). This is called “backup withholding.” Payments that could be subject to backup withholding include interest, dividends, broker and barter exchange transactions, rents, royalties, non-employee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding. If I give you my correct TIN, make the proper certifications, and report all my taxable interest and dividends on my tax return, my payments will not be subject to backup withholding.

I will not be subject to backup withholding on payments I receive if I give you my correct TIN, make the proper certifications, and report all my taxable interest and dividends on my tax return.

Payments I receive will be subject to backup withholding if:

1. I do not furnish you with my TIN; or
2. I do not certify my TIN when required. See the “Specific Instructions” section below for exceptions; or
3. The IRS tells you that I furnished an incorrect TIN; or
4. I am told by the IRS that I am subject to backup withholding because I did not report all my interest and dividends on my tax return (for reportable interest and dividends only); or
5. I do not certify to you that I am not subject to backup withholding under (3) above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding and information reporting. See the instructions below and the separate Instructions for the Requester of Form W-9.

Penalties

Failure to Furnish TIN

If I fail to furnish my correct TIN to you, I am subject to a penalty of \$50 for each such failure, unless my failure is due to reasonable cause and not to willful neglect.

Civil Penalty for False Information With Respect to Withholding

If I make a false statement with no reasonable basis that results in no backup withholding, I am subject to a \$500 penalty.

Criminal Penalty for Falsifying Information

Willfully falsifying Certifications or affirmations may subject me to criminal penalties, including fines and/or imprisonment.

Misuse of TINs

If you disclose or use TINs in violation of federal law, you may be subject to civil and criminal penalties.

Specific Instructions

Name

If I am an individual, I must generally enter the name shown on my social security card. However, if I have changed my last name, for instance due to marriage, without informing the Social Security Administration of the name change, I enter my first name, the last name shown on my social security card, and my new last name.

If the account is in joint names, I must first list and then circle the name of the person or entity whose number I enter in Part I of the form.

Sole proprietor

I must enter my individual name as shown on my social security card. I may enter my business, trade, or “doing business as” name on the business name line.

Limited liability company (LLC)

If I am a single-member LLC (including a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Treasury regulations section 301.7701-3, I must enter the owner’s name on the “Name” line. I must enter the LLC’s name on the “Business name” line. Check the appropriate box for my filing status (sole proprietor, corporation, etc.), then check the box for “Other” and enter “LLC” in the space provided.

Other entities

I enter the business name as shown on required federal tax documents. This name should match the name shown on the charter or other legal document creating the entity. I may enter any business, trade, or “doing business as” name on the business name line.

Exempt From Backup Withholding

If I am exempt, I must enter my name as described above and check the appropriate box for my status, then check the “Exempt from backup withholding” box in the lien following the business name, sign and date the form.

Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends. For more complete information on exempt payees, I must see the separate “Instructions for the Requester of Form W-9.”

If I am exempt from backup withholding, I should still complete Form W-9 to avoid possible erroneous backup withholding. I must enter my correct TIN in Part I, write “Exempt” in Part II, and sign and date the form.

If I am a nonresident alien or a foreign entity not subject to backup withholding, I must give you a completed Form W-8 (Certification of Foreign Status).

PART I. Taxpayer Identification Number (TIN)

I must enter my TIN in the appropriate box

If I am a resident alien and I do not have and am not eligible to get an SSN, my TIN is my IRS individual taxpayer identification number (ITIN). I must enter it in the social security number box. If I do not have a TIN, I must see “How to Get a TIN” below.

If I am a sole proprietor and I have an EIN, I may enter either my SSN or EIN. However, the IRS prefers that I use my SSN.

If I am a single-owner LLC that is disregarded as an entity separate from its owner (see Limited liability company (LLC) above), I must enter my SSN (or EIN, if I have one). If the LLC is a corporation, partnership, etc., I must enter the entity’s EIN.

Note: See the chart entitled “What Name and Number to Give the Requester” for further clarification of name and TIN combinations.

How to Get a TIN

If I do not have a TIN, I should apply for one immediately. To apply for an SSN, I must get Form SS-5, Application for Social Security Card, from the Social Security Administration office or get this form online at www.socialsecurity.gov/online/ss-5.pdf. I may also get this form by calling 1-800-772-1213. I must use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN or Form SS-4, Application for Employer Identification Number, to apply for an EIN. I can apply for an EIN by accessing the IRS website at www.irs.gov/business and clicking on Employer ID Numbers under Related Topics. I can get Forms W-7 and SS-4 from the IRS by visiting www.irs.gov or calling 1-800-TAX-FORM (1-800-829-3676).

If I am asked to complete Form W-9 but do not have a TIN, I must write “Applied For” in the space for the TIN, sign and date the form, and give it to you. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally I will have 60 days to get a TIN and give it to you before I am

subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. I will be subject to backup withholding on all such payments until I provide my TIN to you.

Note. Writing “Applied For” means that I have already applied for a TIN or that I intend to apply for one soon.

Caution. A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8.

PART II. Certification

To establish to the withholding agent that I am a U.S. person, or resident alien, I must sign Form W-9. I may be requested to sign by the withholding agent even if items 1, 4 and 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). Exempt recipients, see Exempt From Backup Withholding on above.

Signature requirements

Complete the certification as indicated in 1 through 5 below.

- 1. Interest, Dividend, and Barter Exchange Accounts Opened Before 1984 and Broker Accounts That Were Considered Active During 1983.** I must give my correct TIN, but I do not have to sign the Certification.
- 2. Interest, Dividend, Broker, and Barter Exchange Accounts Opened After 1983 and Broker Accounts That Were Considered Inactive During 1983.** I must sign the Certification, or backup withholding will apply. If I am subject to backup withholding and am merely providing you with my correct TIN, I must cross out item #2 in the Certification before signing the form.
- 3. Real Estate Transactions.** I must sign the certification. I may cross out item #2 in the Certification.
- 4. Other Payments.** I must give my correct TIN, but do not have to sign the Certification unless I have been notified that I have previously given an incorrect TIN. “Other payments” include payments made in the course of my trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a non-employee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).
- 5. Mortgage Interest Paid by Me, Acquisition or Abandonment of Secured Property, Cancellation of Debt, Qualified State Tuition Program Payments (under section 529), IRA, Coverdell ESA, Archer MSA or HAS Contributions or Distributions, and Pension Distributions.** I must give my correct TIN, but do not have to sign the Certification.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires me to give my correct TIN to you, and you must file information returns with the IRS to report interest, dividends, and certain other income paid to me, mortgage interest I paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions I made to an IRA, or Archer MSA or HSA. The IRS uses the number for identification purposes and to help verify the accuracy of my tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation and to cities, states, and the District of Columbia to carry out their tax laws. You may also disclose information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

I must provide my TIN whether or not I am required to file a tax return. You must generally withhold the percentage stipulated by the IRS (currently 28 percent) of taxable interest, dividend, and certain other payments to me if I do not furnish my TIN to you. Certain penalties may also apply.

WHAT NAME AND NUMBER TO GIVE THE CREDIT UNION

<p>For this type of account:</p> <ol style="list-style-type: none"> 1. Individual 2. Two or more individuals (joint account) 3. Custodian Account of a minor (Uniform Transfers to Minors Act) 4. a) The usual revocable savings trust (grantor is also trustee) <li style="padding-left: 20px;">b) So-called trust account that is not legal or a valid trust under state law 5. Sole proprietorship 	<p>Give the name and SSN of:</p> <p>The Individual</p> <p>The actual owner of the account or, if combined funds, the first individual on the account¹</p> <p>The minor</p> <p>The grantor-trustee¹</p> <p>The actual owner¹</p> <p>The owner³</p>
<p>For this type of account:</p>	<p>Give the name and EIN of:</p>
<ol style="list-style-type: none"> 6. Sole proprietorship 7. A valid trust, estate, or pension trust 8. Corporate 9. Association, club, religious, charitable, educational, or other tax-exempt organization 10. Partnership 11. A broker or registered nominee 12. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program 	<p>The owner³</p> <p>Legal entity¹</p> <p>The corporation</p> <p>The organization</p> <p>The partnership</p> <p>The broker or nominee</p> <p>The public entity</p>

¹ I must list first and circle the name of the person whose number I furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² I must circle the minor's name and furnish the minor's SSN.

³ I must show my individual name, but I may also enter my business or "doing business as" name. I may use either my SSN or EIN (if I have one).

⁴ I must list first and circle the name of the legal trust, estate, or pension trust. (I must not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.)

NOTE: If no name is circled when there is more than one name listed, the number will be considered to be that of the first name listed.