

Data	Member (1)	Signer (2)	Signer (3)	Signer (4)
SSN.				
Street Add.				
Mailing Add.				
City				
State, Zip				
E-Mail				
Phone: Home				
Bus				
Occupation				
Employer				
Employer's Address				
Length of Employment				
Birth Date				
Birthplace				
Mothers Maiden name				
Relationship To member	N/A			

**TAX INFORMATION INSTRUCTIONS
PLEASE FOLLOW CAREFULLY**

GENERALLY

We must now withhold 31% of the taxable interest paid on this account if:

- 1) You fail to furnish your taxpayer identification number (TIN) to us, or
- 2) The Internal Revenue Service notifies us that you furnished an incorrect taxpayer identification number, or
- 3) You are notified that you are subject to backup withholding because you have failed to report all interest and dividend payments, or
- 4) You fail to certify that you are not subject to backup withholding because of a failure to report all interest and dividend payments, or you fail to certify your taxpayer identification number.

TAXPAYER IDENTIFICATION NUMBER

There are two types of taxpayer identification numbers:

- a) **SOCIAL SECURITY NUMBERS** – There are nine digit numbers taking the form of 000-00-0000. Social Security Numbers identify and should be used by individual persons and estates of decedents.
- b) **EMPLOYER IDENTIFICATION NUMBERS** – These are also nine digit numbers taking the form of 00-0000000. These numbers identify and should be used by corporations, partnerships, non-profit associations, certain trusts, and similar non-individual persons.

Generally speaking, interest or dividends earned on an account should be reported to the IRS under the name and taxpayer identification number of the person who owns the principal in the account. This person should report this interest on his/her income tax return.

Section 6109 of the Internal Revenue Code requires you to provide your taxpayer identification number to us whether or not you file a tax return. These numbers are used to identify the interest and dividends paid to you.

BACKUP WITHHOLDING

To prevent backup withholding on the interest and dividend payments you receive, you must certify that the taxpayer identification number you provide is correct and that you are not subject to backup withholding because of a failure to report your interest and dividend payments. In order to make these certifications, check the "TAXPAYER I.D. NUMBER" and "BACKUP WITHHOLDING" boxes on page 1 of this form and sign the certifications.

If you are subject to backup withholding, you should still provide and certify your taxpayer identification number.

EXEMPT RECIPIENTS

Certain types of accounts are exempted from backup withholding and certain payments of interest are not subject to backup withholding. Review the descriptions of exempt payees set out below and check the "EXEMPT RECIPIENTS" box on page 1 if applicable, then sign the certification.

NUMBER APPLIED FOR

If you have applied for (or intend to apply for) a number, write "Applied For" in the space for the TIN on page 1. When you receive your number, contact us to complete a new certification. If you do not provide us with your TIN within 60 days we are required to begin backup withholding.

If you do not have a taxpayer identification number or you do not know your number, contact the local office of the Social Security Administration or the Internal Revenue Service.

NOTICE TO NONRESIDENT ALIENS

In order to prevent the reporting of your interest payments, you should provide your name, address, taxpayer identification number (if any) and certify under penalties of perjury your nonresident alien status. To do this, you must provide a certification on a separate document. Failure to provide a certification may result in backup withholding.

PENALTIES

In addition to 31% withholding, you may be subject to the following penalties:

- 1) If you fail to give us your correct taxpayer identification number, the IRS may impose a penalty of \$50 for each failure (unless your failure is due to reasonable cause and not willful neglect).
- 2) If you make a false statement which results in an avoidance of withholding or you make a false certification, you may be subject to civil penalties of up to \$500 and criminal penalties including fines and/or imprisonment.

3) If you fail to report all of your reportable interest and dividend payments, the IRS may impose a penalty of at least 5% of the underpayment of tax.

Payees Exempt from Backup Withholding

We are **not required** to backup withhold if the payee is:

- An organization exempt from tax under section 501(a) or an individual retirement plan.
- The United States or any of its agencies or instrumentalities.
- A state, the District of Columbia, a possession of the United States, or any of their political subdivisions, or instrumentalities.
- A foreign government or any of its political subdivisions, agencies, or instrumentalities.
- An international organization or any of its agencies or instrumentalities.

Other payees that **may be exempt** from backup withholding include:

- A corporation.
- A foreign central bank of issue.
- A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States.
- A futures commission merchant registered with the Commodity Futures Trading Commission.
- A real estate investment trust.
- An entity registered at all times during the tax year under the Investment Company Act of 1940.
- A common trust fund operated by a bank under section 584(a).
- A financial institution.
- A middleman known in the investment community as a nominee or custodian.
- A trust exempt from tax under section 664 or described in section 4947.

Payments of **interest** not generally subject to backup withholding include the following:

- Payments of interest on obligations issued by individuals. **Note:** You may be subject to backup withholding if this interest is \$600 or more and is paid in the course of the payer's trade or business and you have not provided your correct taxpayer identification number to the payer.
- Payments of tax-exempt interest (including exempt interest dividends under section 852).
- Payments described in section 6049(b)(5) to nonresident aliens.
- Payments on tax-free covenant bonds under section 1451.
- Payments made by certain foreign organizations.
- Payments of mortgage or student loan interest.

Exempt payees described above should complete this form to avoid possible erroneous backup withholding. Certain payments exempt from backup withholding are nevertheless subject to information reporting. If you file this form with the payer, furnish your taxpayer identification number and certify the correctness of that number and certify that you are an exempt recipient.

Certain payments other than interest, dividends, and patronage dividends that are not subject to information reporting are also not subject to backup withholding. For details, see the regulations under section 6041, 6041A, 6045, 6050A, and 6050N.