

Explanation of Missing Foreign Tax Identifying Number

A foreign tax identifying number (foreign TIN) is a number used by your country of tax residency to identify you as an individual or taxpayer. This may vary from country to country. A valid foreign TIN is required by the Internal Revenue Service in order for your Form W-8BEN to be deemed complete.

Please return this completed and signed form with a copy of your completed and signed W-8BEN.

First name

Middle name

Last name

Member number: 7 digits (optional)

Country of tax residency (cannot be the United States)

I, the undersigned UNFCU member or duly appointed representative of the member,¹ do hereby certify under penalty of perjury, that I have completed the enclosed W-8BEN. I have **not** provided a foreign TIN on the form for the following reason:

- I am not legally required to obtain a foreign TIN.

Common reasons may include but are not limited to: My country of tax residency does not issue tax identifying numbers (TIN); My income or income type does not qualify for a TIN; My age or marital status, does not qualify for a TIN.

- I am legally required to obtain a foreign TIN, but I am unable to provide it to you for the following reason:

Please note that an affiliation with the United Nations is not a valid explanation. All other reasons are subject to evaluation by UNFCU and may result in UNFCU contacting you for further explanation.

If we do not receive a valid reason above, we may be required by the IRS to withhold up to 30% of the dividends earned on your accounts.

X _____
Signature of beneficial owner (or individual authorized to sign for beneficial owner)

Date (DD Mon YYYY)

Print name of signer

Capacity in which acting (if form is not signed by beneficial owner)²

Date (DD Mon YYYY)

1. Duly appointed representatives are either a custodian of a minor or a power of attorney.
2. Per the IRS instructions for Form W-8BEN, proof of authorization must be attached.

Submitting Your Completed Form

You can submit this completed form using any of the channels below.

Digital Banking:

Use the email feature within Digital Banking to securely send us your completed form.

1. Log in to Digital Banking.
2. Hover over the blue icon on the bottom right.
3. Click on the "@" icon to create a secure email.

Secure email:

Contact us at email@unfcu.com for detailed instructions on how to send your form securely.

In person:

View our locations at: unfcu.org/locations

Postal mail:

United Nations Federal Credit Union
Court Square Place, 24-01 44th Road
Long Island City, NY 11101-4605, USA
Attention: Member Directed Services