III. INSTRUCTION TO PAYER’S REQUEST FOR TAXPAYER IDENTIFICATION NUMBER AND CERTIFICATION (IRS FORM W-9).

(Purpose of Form) A person (such as the credit union) who is required to file an information return with the IRS must get my correct taxpayer identification number (TIN) to report 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.

If 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. to certify that I am giving is correct (or I am waiting for a number to be issued);
2. to certify I am not subject to backup withholding; or
3. to claim exemption from backup withholding if I am an exempt payee.

If I am a foreign person, I must use a Form W-8. See Pub 515, Withholding of Tax on Nonresident Aliens and Foreign Corporations.

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

What is back withholding? Persons making certain payments to me must withhold and pay to the IRS 31% of such payments under certain conditions. This is called “backup withholding.” Payments that may be subject to backup withholding include interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee 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. 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 Part III instructions for certification for details); 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 above, (for reportable interest and dividend accounts opened after 1983 only); or

Certain payees and payments are exempt from backup withholding. See the Part II instructions separate instructions for the Requestor 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 failure unless my failure is due to reasonable cause and not a 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 certification 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 1 of the form.

Sole Proprietor. I must enter my individual name as shown on my social security card on the “Name” line. I may enter my business, trade or “doing business as (DBA)” 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 enter the owner’s name on the “Name” line. I enter the LLS’s name on the “Business name” line.

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

Other Entities. I enter the business name as shown on required Federal Tax documents on the “Name” line. This name should match the name shown on the charter or other legal document creating the entity. I may enter any business, trade or “DBA” name on the “Business name” line.

PART 1. 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 (TIN). 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 LLC that is disregarded as an entity separate from its owner (see Limited liability company (LLC) above), and are owned by an individual, I will enter my SSN (or “pre-LLC” EIN, if desired). If the owner of a disregarded LLC is a corporation, partnership, etc., I enter the owner’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 a Social Security Card, from my local Social Security Administration office. I get 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 get Forms W-7 and SS-4 from the IRS by calling 1-800-TAX-FORM (1-800-829-3676) or from the IRS Internet Web Site at www.irs.gov.

If I do not have a TIN, I write “Applied For” in the space provided for the TIN on my Account Signature Card, 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 the requester.

Note: Writing “Applied For” on the Account Signature Card means that I have already applied for a TIN, or that I intend to apply for one soon.

PART II. For U.S. Payees Exempt From Backup Withholding.

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 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 the 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 nonresident alien or a foreign entity not subject to backup withholding, I must give you the appropriate completed Form W-9.

PART III. 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, 3, and 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown on the Account Signature Card should sign (when required).

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 of 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 the requestor’s 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 corporation).
5. Mortgage Interest paid by me, acquisition or abandonment of secured property, cancellation of debt qualified state tuition program payments, IRA or MSA 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 who 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 MSA. The IRS uses the number of 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.

I must provide my TIN whether or not I am required to file a tax return. You must generally withhold 31% 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

<table>
<thead>
<tr>
<th>For this type of account:</th>
<th>Give the name and SSN of:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Individual</td>
<td>The individual.</td>
</tr>
<tr>
<td>2. Two or more individuals (joint account)</td>
<td>The actual owner of the account or, if combined funds, the first individual on the account.</td>
</tr>
<tr>
<td>4. a. The usual revocable savings trust (grantor is also trustee)</td>
<td>The grantor-trustee.</td>
</tr>
<tr>
<td>4. b. So-called trust account that is not a legal or valid trust under state law</td>
<td>The actual owner.</td>
</tr>
<tr>
<td>5. Sole proprietorship</td>
<td>The owner.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>For this type of account:</th>
<th>Give the name and EIN of:</th>
</tr>
</thead>
<tbody>
<tr>
<td>6. Sole proprietorship</td>
<td>The owner.</td>
</tr>
<tr>
<td>7. A valid trust, estate or pension trust</td>
<td>Legal entity.</td>
</tr>
<tr>
<td>8. Corporate</td>
<td>The corporation.</td>
</tr>
<tr>
<td>9. Association, club, religious, charitable, educational or other tax-exempt organization</td>
<td>The organization.</td>
</tr>
<tr>
<td>10. Partnership</td>
<td>The partnership.</td>
</tr>
<tr>
<td>11. A broker or registered nominee</td>
<td>The broker or nominee.</td>
</tr>
<tr>
<td>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 payments.</td>
<td>The public entity.</td>
</tr>
</tbody>
</table>

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.