

Instructions to Complete the IRS Form W-8BEN

Form W-8BEN **Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)**
(Rev. February 2014)
Department of the Treasury
Internal Revenue Service

OMB No. 1545-1621

► For use by individuals. Entities must use Form W-8BEN-E.
► Information about Form W-8BEN and its separate instructions is at www.irs.gov/formw8ben.
► Give this form to the withholding agent or payer. Do not send to the IRS.

Do NOT use this form if:

- You are NOT an individual
- You are a U.S. citizen or other U.S. person, including a resident alien individual
- You are a beneficial owner claiming that income is effectively connected with the conduct of trade or business within the U.S. (other than personal services)
- You are a beneficial owner who is receiving compensation for personal services performed in the United States
- A person acting as an intermediary

Instead, use Form:

- W-8BEN-E
- W-9
- W-8ECI
- 8233 or W-4
- W-8IMY

Part I Identification of Beneficial Owner (see instructions)

1 Name of individual who is the beneficial owner

2 Country of citizenship

3 Permanent residence address (street, apt. or suite no., or rural route). Do not use a P.O. box or in-care-of address.
City or town, state or province. Include postal code where appropriate. Country

4 Mailing address (if different from above)
City or town, state or province. Include postal code where appropriate. Country

5 U.S. taxpayer identification number (SSN or ITIN), if required (see instructions)

6 Foreign tax identifying number (see instructions)

7 Reference number(s) (see instructions)

8 Date of birth (MM-DD-YYYY) (see instructions)

Part II Claim of Tax Treaty Benefits (see Chapter 3 purposes and instructions)

9 I certify that the beneficial owner is a resident of _____ within the meaning of the income tax treaty between the United States and that country.

10 Special rates and conditions (if applicable—see instructions). The beneficial owner is claiming the provisions of Article _____ of the treaty identified on line 9 above to claim a _____ % rate of withholding (specify type of income):
10a
10b
10c
10d
Explain the reasons the beneficial owner meets the terms of the treaty article: _____

Part III Certification

Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. I further certify under penalties of perjury that:

- I am the individual that is the beneficial owner (or am authorized to sign for the individual that is the beneficial owner) of all the income to which this form relates or am using this form to document myself as an individual that is an owner or account holder of a foreign financial institution,
- The person named on line 1 of this form is not a U.S. person,
- The income to which this form relates is:
(a) not effectively connected with the conduct of a trade or business in the United States,
(b) effectively connected but is not subject to tax under an applicable income tax treaty, or
(c) the partner's share of a partnership's effectively connected income,
- The person named on line 1 of this form is a resident of the treaty country listed on line 9 of the form (if any) within the meaning of the income tax treaty between the United States and that country, and
- For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions.

Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which I am the beneficial owner or any withholding agent that can disburse or make payments of the income of which I am the beneficial owner. I agree that I will submit a new form within 30 days if any certification made on this form becomes incorrect.

Sign Here

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

12 Date (MM-DD-YYYY)

13 Print name of signer Capacity in which acting (if form is not signed by beneficial owner)

For Paperwork Reduction Act Notice, see separate instructions. Cat. No. 29047Z Form **W-8BEN** (Rev. 2-2014)

Important:

- Do **NOT** complete Form W-8BEN if you are a U.S. citizen or legal resident of the U.S. for tax purposes.
- The W-8BEN is to be completed by Individuals **only**. Entities are to complete the W-8BEN-E.
- The W-8BEN **MUST** be completed in its entirety and signed.
- The completed W-8BEN will remain valid until the end of the third year from the date of the document.
- Should your non-resident status change, please contact First American Bank directly.
- You may access the interactive W-8BEN form available at: <http://www.irs.gov/pub/irs-pdf/fw8ben.pdf>.
- Tax related inquiries should be directed to an independent tax advisor.

Part I — Identification of Beneficial Owner

- Enter your **LAST** name, **FIRST** name.
- Enter your country of citizenship or tax residency.
- Enter your permanent **FOREIGN** address in the country named in box 2. Must include City or Town, State or Province, Postal Code and Country. This **CANNOT** be an address in the United States, a P.O. Box or in-care-of address.
- Enter your mailing address. Leave blank if same as permanent foreign address. This **CAN** be an address in the United States, a P.O. Box or in-care-of address.
- Enter your Social Security number (SSN) or Individual Taxpayer Identification number (ITIN), if applicable. Otherwise, leave blank.
- Enter your foreign tax identifying number, if applicable. Otherwise, leave blank.
- Leave blank.
- Enter your Date of Birth.

Part II — Claim of Tax Treaty Benefits

- Enter your country of tax residence. This **MUST** match address of country listed in box 3.
- All four lines must be filled in (10a-10d), if applicable. Otherwise, leave blank. Note: Income tax treaty articles can be found in Table 2 of IRS Publication 901: <http://www.irs.gov/pub/irs-pdf/p901.pdf>.

Part III — Certification

- Sign the form.
- Date the form.
- Print name of person signing form.

Return the completed Form to your local First American Bank branch, or mail to:

First American Bank
Item Processing
P.O. Box 0794
Elk Grove Village, IL 60009-0794

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