

Mid-America Credit Union Association

Tax ID Numbers & Documentation: U.S. Citizens, Resident/Non-Resident Aliens & Businesses

TELEPHONE – WEBCAST – AUDIO/VISUAL CD ROM

Wednesday, September 16, 2009

12:00 pm – 1:30 pm Pacific
1:00 pm – 2:30 pm Mountain
2:00 pm – 3:30 pm Central
3:00 pm – 4:30 pm Eastern

For your convenience, you may register online!

Register Now or Learn More About Your Registration Options – [click here](#)

If you prefer to mail or fax your registration, please use the link above and print the form.

Understanding tax payer identification numbers is key in opening, documenting, and properly certifying accounts at your credit union. What are an SSN, EIN, and ITIN? When do we complete a W-8BEN? What is our responsibility in determining tax status on interest-bearing accounts? How does the member get an EIN for his or her nonprofit organization? When is it appropriate to use SSN or EIN for a business account? What is a resident versus a non-resident alien? Learn how to open and document the tax payer identification numbers for your members' various personal and business accounts.

HIGHLIGHTS

- Opening accounts and certifying TIN
- What is the difference between a US citizen, resident alien and non-resident alien?
- How do I differentiate between a SSN, ITIN, and EIN?
- Understanding W-8BENs and W-9s
- What it means when a social security card says authorized for work or not authorized for work
- Can you have a US citizen and a non-resident alien in a joint account? Which tax status rules?
- Are there special rules for Canadians?
- Do we have to have a copy of the social security card?
- When do we use an SSN and when do we use an EIN on a business?
- What if the member does not have an EIN and wants to open a hunting club account?

WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to train your staff on the use of tax payer identification numbers to open, document, and properly certify accounts. You may train as many individuals as you like for one set price. There will be no travel costs, no time lost from work, and no one will be required to leave the institution.

WHO SHOULD ATTEND?

This informative session would best suit tellers, head tellers, branch managers, member service representatives, supervisors, branch administration, training, and compliance personnel.

PLEASE NOTE: Your registration fee allows you to have **one telephone connection**. However, as many people as you like may listen from your office speaker phone. If you register for the

webcast, your registration fee also includes **one internet connection** from a single computer terminal.

ABOUT THE PRESENTER – Deborah L. Crawford, gettechnical inc.

Deborah Crawford is president of gettechnical inc, a Baton Rouge-based company. She specializes in the education of financial institution employees and officers in the area of deposit account laws, new account documentation, complex compliance regulations and IRAs. She began her banking career with Hibernia National Bank, and holds both a bachelor's and master's degree from Louisiana State University.

WHAT IS A TELEPHONE/WEBCAST SEMINAR?

This training method allows unlimited listeners on your office speaker phone. By choosing the webcast option, participants will also be able to view online visuals as the presentation is delivered. Registrants receive a toll-free number and pass code that will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials will be sent prior to the broadcast along with hookup instructions. Your pin number, hookup instructions and handouts will be emailed to you. You will need the most current version of Adobe Acrobat Reader available free at www.adobe.com.

CAN'T ATTEND THE SCHEDULED TRAINING? ORDER THE AUDIO/VISUAL CD ROM!

As an added benefit, you may purchase a CD Rom* of this presentation. The CD includes the original audio/visual presentation, the question and answer sessions, and the handouts. In addition, you will be able to contact the presenter if you have follow-up questions. Use this "off-the-shelf" training program for those that could not attend the live seminar and for future training. **AFFORDABLE, PROFESSIONAL TRAINING, WHEN AND WHERE YOU CHOOSE.**

*CD Rom for PC use only

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Questions? Email MACUA@CUwebtraining.com or call 406/442-2585.

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