

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

Distance Learning

Wednesday, September 16, 2009 • 3:00 pm – 4:30 pm Eastern

Understanding taxpayer 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 taxpayer 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?

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.

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