

CERTIFICATION OF SUBSTANTIAL PRESENCE

I, the undersigned, hereby certify to Sunward Federal Credit Union that I:

- 1) Have met the United States Internal Revenue Service's (IRS) "substantial presence test," as described below, for the current calendar year and the tax year which runs concurrently, and
- 2) Should accordingly be considered as a United States resident for tax purposes.

To meet the substantial presence test and be considered a resident for tax purposes for the current calendar year, a nonresident alien must be physically present in the United States for at least:

- 1) 31 days during the current calendar year, and
- 2) 183 days during the three-year period that includes the current year and the 2 years immediately before it, counting:
 - a. All days present in the current year, and
 - b. 1/3 of the days present in the first year before the current year, and
 - c. 1/6 of the days present in the second year before the current year.

[See Code of Federal Regulations Title 26. Internal Revenue § 26.301.7701(b)-1(c).]

I also acknowledge the following by initialing the statements below that apply to me.

____ I understand the effect of signing this certification is that I will be issued an IRS **Form 1099-INT** (Interest Income) instead of IRS **Form 1042-S** (Foreign Person's U.S. Source Income Subject to Withholding) to report dividends earned greater than \$10.00 (ten dollars).

For future tax filings, I choose **one** of the following:

____ Each year I will be required to recertify with Sunward Federal Credit Union if I have met the substantial presence test and therefore should be treated as a resident for tax purposes.

OR

____ I am choosing to submit a W9 form along with this certification to be considered a resident alien for tax purposes for the remainder of my membership.

Signature _____

Date: _____

Name (printed): _____

Sunward Federal Credit Union Account No:
