



## General Terms Applicable to all Account Ownerships

Subject to the specific terms applicable to my (our) account, Chevy Chase Bank, a division of Capital One, N.A. ("Chevy Chase Bank"), may act without further inquiry in accordance with writings bearing my (our) signature(s), specimens of which are shown on the completed New Account Opening Form. Chevy Chase Bank is authorized to accept for deposit to this account checks and other instruments payable to any one or more of the account owners, and to supply any needed endorsement. Chevy Chase Bank is relieved of any liability regarding collection of all such items and will not be liable for acts of its agents, or others or for any casualty. Any amount not collected plus any expenses incurred regarding this account may be charged back to this account or to any account at Chevy Chase Bank held in the name of the account owner(s). Unless this agreement states otherwise, upon the death of the party, the funds in a multiple-party account shall belong to the surviving party or parties.

### Specific Terms Applicable to the Joint Checking Account Ownership

As joint tenants with right of survivorship, we direct Chevy Chase Bank to act without inquiry pursuant to writings bearing any one or more of our signatures, and to pay any one of the survivor(s) at any time.

#### Instructions for Completing Certification Form

(Section references are to the Internal Revenue Code)

**A. Purpose of Form** – Chevy Chase Bank is required to obtain your correct taxpayer identification number (TIN) to report to the IRS income paid to you. Use our Substitute IRS Form W-9 on our Account Opening documents to furnish your correct TIN to us (1) to certify that the TIN you are furnishing is correct (or that you are waiting for a number to be issued); (2) to certify that you are not subject to backup withholding; and (3) to claim exemption from backup withholding, if you are an exempt payee. Furnishing your correct TIN and making the appropriate certifications will prevent certain payments from being subject to the backup withholding.

**B. How To Obtain a TIN** – If you do not have a TIN, you should apply for one immediately. To apply, get **Form SS-5**, Application for a Social Security Number Card (for individuals) from your local office of the Social Security Administration.

**C. If You Don't Have a TIN** – To complete the Substitute IRS Form W-9 if you do not have a TIN, indicate that you have applied for one by inserting all zeros in the space for the TIN, and sign and date the certification. Generally, you will then have 60 days to obtain a TIN and furnish it to us. If we do not receive your TIN within 60 days, backup withholding, if applicable, will begin and continue until you furnish your TIN to us. We will backup withhold on any reportable interest payments made to your account, regardless of whether you make any withdrawals. The backup withholding must begin no later than 7 business days after we receive this form back. We are required to refund the amounts withheld if your certified TIN is received within the 60-day period and you were not subject to backup withholding during that period.

**Note:** Writing "000-00-0000" on the form means that you have already applied for a TIN **OR** that you intend to apply for one in the near future.

As soon as you receive your TIN, complete another Form W-9, include your TIN, sign and date the form, and give it to us.

**D. What is Backup Withholding?** – Persons making certain payments to you are required to withhold and pay to the IRS approximately 30% of such payments under certain conditions. This is called "backup withholding." Interest payments are subject to backup withholding. If you give us your correct TIN, make the appropriate certifications, and report all your taxable interest on your tax return, your payments will not be subject to backup withholding.

Certain payees and payments are exempt from backup withholding and information reporting. For instance, if your account is an IRA or Keogh Retirement Plan. Ask us for a list of exempt payee categories.

#### Penalties

**Failure to Furnish Correct TIN** – You are subject to a

penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

**Civil Penalty For False Information With Respect To Withholding** – If you make a false statement with no reasonable basis that results in no imposition of backup withholding, you are subject to a penalty of \$500.

**Criminal Penalty For Falsifying Information** – Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

**Misuse of TINs** – If we disclose or use TINs in violation of Federal law, we may be subject to civil and criminal penalties.

#### Specific Instructions

**A. Name** – (Primary Accountholder) If you are an individual, generally provide the name shown on your social security card. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, please enter your first name and both the last names shown on your social security card and your new last name.

#### B. Signing the Certification –

**(1) Accounts Opened After 1983** – You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to us, you must cross out item "2" in the certification section before signing the form.

**(2) Exempt Payees and Payments** – If you are exempt from backup withholding, you should complete this form to avoid possible erroneous backup withholding. Enter your correct TIN on the Substitute IRS Form W-9, check the second box of the certification, sign and date the form. If you are a nonresident alien or foreign entity not subject to backup withholding, you must give us a completed Form W-8, Certificate of Foreign Status.

**(3) TIN "Applied For"** – Follow the instructions under How To Obtain A TIN, Section IB, above, sign and date the form. Signature – For a joint account, only the person whose TIN is shown as the primary accountholder should sign the certificate.

**Privacy Act Notice** – Section 6109 requires you to furnish your correct taxpayer identification number (TIN) to persons who must file information returns with the IRS to report interest, and certain other income paid to you, mortgage interest you paid, the acquisition or abandonment of secured property, or contributions you made to an individual retirement arrangement (IRA). IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. You must provide your TIN whether or not you are required to file a tax return. Payers must generally withhold approximately 30% of taxable interest, and certain other payments to a payee who does not furnish a TIN to a payer. Certain penalties may also apply.