

IMPORTANT NOTICE NON-US ACCOUNT & ASSET DISCLOSURE

Taxpayers with a financial interest in or signature authority over financial accounts are required to report them if the aggregate value of those accounts exceeds \$10,000 at any time during the calendar year.

The foreign bank account reporting (commonly known as the "FBAR" form) is separate from the filing of the federal tax return. As of July 1, 2013, all filing (including late and amended forms) must be done electronically. The Financial Crimes Enforcement Network (FinCEN), a division of the Department of the Treasury, has established the Bank Secrecy Act (BSA) E-Filing System for such electronic filing.

FinCEN Form 114 is the Report of Foreign Bank and Financial Accounts. Form 114a, Record of Authorization to Electronically File FBARs, will be used to obtain permission from you in order that we may electronically file an FBAR on your behalf.

Filing Deadline: April 15th

Please note: Under the Surface Transportation Act, the filing deadline also provides for the FBAR filing to be extended for six months ending October 15, 2021.

In addition to the FBAR filing requirement, US Individual Taxpayers holding foreign financial assets that exceed certain thresholds must report those assets to the IRS on Form 8938, Statement of Specified Foreign Financial Assets, which is filed with an income tax return.

Types of Non-US Accounts and Assets to be Reported:

- Bank or similar accounts
- Investment or similar accounts
- Pension accounts over which you have some control
- Cash surrender value of non-US life insurance
- All stocks, bonds, financial contracts, or any other investments NOT held in a brokerage account, or some other account already disclosed*
- Any account or investment in which you have a financial interest, even if not in your name*
- Any account for which you have signing authority, even if you have no financial interest therein
- (Do not overlook foreign corporate or trust accounts, or accounts of foreign family members, for which you have direct signing authority or hold a Power of Attorney.)

Information Needed: (Please provide the following for ALL non-US accounts and investments)

- Name of financial institution or investment entity
- Full mailing address of financial institution or entity
- Account number
- In the case of financial accounts, maximum value in the account at ANY TIME during the year (exact amount, not a range) – show which currency
- In the case of all other financial assets, the fair market value of the asset as of the last day of the year – show which currency*
- (Please use the other side to provide this data to us.)

FOREIGN (NON-US) FINANCIAL ACCOUNT
AND ASSET DISCLOSURE

Tax Year: _____ Name of Taxpayer: _____

The US government requires the disclosure of all foreign financial accounts and investments as more fully described on the other side of this form.

To assist with this, please record the data in the spaces below. Feel free to make photocopies if extra space is needed. We also suggest reviewing your prior year tax return to ensure that no small accounts are overlooked. *Please use a separate page for each spouse, if appropriate.*

If any account was closed during 2020, please indicate the date it was closed.

Name of Financial Entity	Mailing Address of Financial Entity	Account Number	Maximum FMV(1)	Type of Currency	Type of Asset

(1) FMV = Fair Market Value during the year