**Second B Notice**

**IMPORTANT TAX NOTICE ACTION IS REQUIRED**

**Second Backup Withholding Warning!**

**YOU MUST HAVE THE IRS OR SSA VALIDATE YOUR TAXPAYER IDENTIFICATION**

**NUMBER AND RETURN IT TO US BEFORE THE DATE SHOWN BELOW**

**Date: November 7, 2011**

Otherwise, backup withholding will begin.

**Current IRS Name on Account SEE ATTACHED LETTER**

**Current Name on Account SEE ATTACHED LETTER**

**Current TIN on Account SEE ATTACHED LETTER**

We have received notice from the Internal Revenue Service (IRS) twice within 3 years stating that the

combination of the name and taxpayer identification number (name/TIN combination) on your account with us is incorrect. (Your account number, current name on the account, and current taxpayer identification number (TIN) on the account are shown above.) A name/TIN combination is incorrect if it does not match a name/TIN combination shown on the records of the Social Security Administration (SSA) or the IRS.

You should follow the instructions below to correct this problem and send the corrected information to us

before the date shown above. If we do not have the correct information before that date, the law requires us to withhold 31 percent of the interest, dividends, and certain other payments that we make to your account. Section 3406 of the Internal Revenue Code requires that we withhold 31 percent in tax, called backup withholding, when you do not give us your correct name/TIN combination. Because of the notices we received from the IRS, we are now required to disregard any future name/TIN combinations you furnish us for your account (whether or not you certify your TIN under penalties of perjury) unless SSA (or, in the case of an incorrect employer identification number, the IRS) validates your name/TIN combination. Also, the IRS may charge you a $50 penalty for failing to provide us with your correct name/TIN combination.

**What You Need To Do**

Follow the instructions below to correct your account record to avoid backup withholding on your account

(or to stop it once it has begun) and to avoid the penalty.

**Individuals/Instructions for Incorrect Social Security Numbers**

If the incorrect TIN you furnished us is a social security number, you must:

1. Contact your local SSA office by telephone and ask what you need to do to correct the problem for backup withholding tax purposes;

2. Give a copy of this notice to the SSA

3. Request and authorize the SSA to send Form SSA-7028, Notice to Third Party of Social Security Number Assignment, directly to us with a copy of this notice attached.

**Non-individuals or Certain Sole Proprietors**

Instructions for Incorrect Employer Identification Numbers

If the incorrect TIN you furnished is an employer identification number, you must:

1. Write the Internal Revenue Service Center (Attn. Entity Section) where you file your income tax return, and ask the IRS to send you a Letter 147C;

2. Enclose a copy of this notice in your letter to the Internal Revenue Service Center; and

3. When the IRS sends you the Letter 147C, send it to us with a copy of this notice attached.