

# MAKE YOUR FEDERAL AND STATE BUSINESS TAX DEPOSITS IN ABOUT TWO MINUTES.

InstaTax® Service

UNION  
BANK OF  
CALIFORNIA®

Pay your federal and state business taxes by touch-tone phone or PC.

## InstaTax tax payment service – the fast, easy way to pay your taxes.

Paying your business taxes can be as simple as picking up your telephone or using your personal computer. You will enjoy all these benefits:

### Fast & Convenient.

With InstaTax, you can pay your business taxes quickly and easily using a touch-tone phone or personal computer. No more time spent writing checks, filling out coupons or making extra trips to the bank. You can enter your tax payments as early as 7:00 a.m. and as late as 4:00 p.m. Pacific Standard Time (PST) Monday through Friday excluding bank holidays.

### Increased Accuracy.

You verify and confirm each transaction. In case of an input error, you can correct and re-enter the transaction.

### Easy to Use.

You just dial the toll-free number and the InstaTax system guides you through the transaction. Simply enter your access and personal identification numbers and follow the appropriate script. Each step of your transaction is confirmed and a receipt is mailed or faxed to you the following business day.

Each payment takes just a few minutes to enter and is automatically deducted from your Union Bank of California checking account. The tax payment information is sent electronically to the federal or state tax agency through the Automated Clearing House (ACH) payment system. For **federal tax payments**, the tax payment will be sent on the calculated due date which must be at least two business days after the day the tax payment is initiated. For **state tax payments**, the payment automatically will be sent on the second business day after the day the tax payment is initiated.

## Easy Access Via Your PC.

Using PC InstaTax is a fast and easy method to initiate your tax payments, especially if you make more than three tax payments at one time. You can initiate electronic deposits using an IBM or compatible personal computer and transmit them via a Hayes or compatible modem. The PC InstaTax software is not supported on Windows NT. You will receive the PC InstaTax software and a PC Users' Guide. All PC subscribers are automatically enrolled for touch-tone telephone service as a backup should your PC not be available. An immediate confirmation of each transaction will be relayed to your PC from PC InstaTax.

## Secure.

Every InstaTax user is provided with an access number and a Personal Identification Number (PIN). You must authorize and confirm tax payments before they are processed.

## Special Note.

If you have received notification from the Internal Revenue Service (IRS) to pay your federal taxes electronically, be sure to follow the IRS instructions and enroll with EFTPS. When you sign up to use the InstaTax service, make sure you have checked the "ACH credit" remittance option on the EFTPS enrollment form.

For state tax payments: Tax payments made using the InstaTax service are processed electronically. You must be enrolled in the Electronic Funds Transfer program with the applicable state agency to whom you wish to pay taxes.

## Try InstaTax Right Now.

Discover for yourself how easy it is to make federal and state payroll tax deposits by phone. For a demonstration of the InstaTax service, simply call the toll free number and follow the simple instructions shown on the next page.

## InstaTax Phone Demonstration.

Dial (800) 579-2305 Monday – Friday  
7:00 a.m. to 4:00 p.m. (PST)

Computer	Your response (For demonstration only)
<b>Step 1</b> Hello, welcome to the InstaTax tax deposit service. Please enter your seven-digit access code.	Enter: 1761418
<b>Step 2</b> Please enter your four-digit personal identification number.	Enter: 1234
Please be advised, you have entered a demonstration access code. No deposit will actually be made.	
<b>Step 3</b> To make a federal deposit, press 1. To make a state deposit, press 2. To make a special transaction, press 3. To enter a new access number, press 4. To end this call, press 9.	Press 1
<b>Step 4</b> Please enter the three-digit tax code, or press the star (*) key for a list of your available tax codes.	Enter 941 for a 941 tax type.
<b>Step 5</b> Please enter the amount of your tax payment. Use the asterisk (*) as a decimal point.	Enter a dollar amount. For example, to enter \$3,000.00 press 3000*00.
<b>Step 6</b> You entered (deposit amount). Press 1 if correct. Press 2 if incorrect.	Enter 1 to verify correct deposit amount.
Please be advised, the IRS notifies you whether you are a monthly or semi-weekly depositor. If you are unsure of your deposit schedule, consult your Tax Advisor or your IRS Representative, or refer to your Circular E, Employer's Tax Guide.	

<b>Step 7</b> Please enter your assigned deposit schedule for the current calendar year. For semi-weekly press 5. For monthly press 7.	Enter your assigned deposit schedule. For example, to enter semi-weekly press 5.
You have entered your assigned deposit schedule as semi-weekly. Your tax deposit due date will be calculated on a semi-weekly schedule for the remainder of the calendar year.	
<b>Please be advised, this tax deposit system uses the IRS tax deposit rules and the six-digit date you enter to determine your tax deposit date. Do not enter the due date. The date you enter should be the date that appears on your payroll checks. Failure to enter the proper date may result in tax penalties from the IRS.</b>	
<b>Step 8</b> Please enter the six-digit payroll or check date. For example, January 15th 2000 is entered as 011500.	Enter the liability date in mmddyy format.
<b>Step 9</b> Thank you. This deposit is for federal form 941. Your tax payment is in the amount of (deposit amount). The date you entered is (date entered). To accept this deposit, press 1. To cancel and re-enter your deposit, press 2. To repeat your deposit information, press 3.	Press 1 to accept deposit.
Reminder, this has been a demonstration only. No deposit has been made. If this had been an actual transaction you would now receive a deposit verification number.	
<b>Step 10</b> To return to the main menu, press 1. To end this call, press 9.	Press 9 to end call.
Thank you for using InstaTax. Good-bye.	

## Service Description.

Union Bank of California's InstaTax service is a tax deposit service designed to enable InstaTax Clients to initiate federal and state tax deposits by touch-tone telephone or personal computer. The service consists of the electronic payment of federal taxes via the Internal Revenue Service's Electronic Federal Tax Payments Service and certain state electronic tax payment services. Upon completion of an IRS Reporting Agent Authorization Form and customer information sheet, and approval of Client for the service, Bank will issue an access code and personal identification number, which Client will use to initiate tax payments through the InstaTax service.

**For Federal Tax Deposits:** Bank will charge the Client's account on the Business Day Client initiates instructions for a tax payment. Bank will then make the tax deposit on behalf of the Client on the tax due date which must be at least two Business Days after the Business Day that Client initiates the tax payment. Federal tax types 720, CT-1 and 1042 are the exception, and these tax deposits will be remitted on the second Business Day after the Business Day the Client initiates the tax payment.

**For State Tax Deposits:** Bank will charge the Client's account on the Business Day Client initiates the tax payment. Bank will make the tax deposit on behalf of the Client on the second Business Day after the Business Day the Client initiates the tax payment.

## Terms & Conditions.

Client may initiate federal tax deposits (reported on Forms 940, 941, 943, 720, CT-1, 945, 1042, 1120, 990-PF, 990-T or 990-C) as well as tax deposits for various state agencies. By using the InstaTax service, Client agrees to be bound by the following terms and conditions:

**1. Client Instructions** – Client will furnish Bank with all requested data, authorizations, and tax identification numbers. Bank will be entitled to rely upon the accuracy and completeness of the information furnished by Client.

**2. Day of Receipt and Hours of Operation** – Client must initiate all tax payments at least two Business Days before the applicable tax due date. Business Day means, and the service is available from, 7:00 am to 4:00 pm (PST), Monday through Friday, excluding Bank holidays and any day on which Bank is not open for carrying on substantially all of its business. Delivery of data to Bank will be at the expense of Client. Client assumes the risk of failure of telephone or other communications facilities to transmit the data to Bank accurately or in time for Bank to perform the service. Instructions received after the close of the Business Day will be deemed received the next Business Day.

**3. Payment for Services** – Client authorizes Bank to charge Client's account for the tax deposits and for Bank's fees and charges in accordance with the Schedule of Fees provided by Bank to Client from time to time. In the event Client fails to maintain sufficient collected funds in the account, Bank will have no obligation to perform the service or make any tax deposit for Client even if Bank has received instructions from Client to do so.

**4. Standard of Care; Force Majeure** – Bank will process the data received from Client and perform the service exercising the same degree of care used in processing data and preparing transactions for its own use. Bank will not be responsible for any loss, delay, cost or liability which arises, directly or indirectly, in whole or in part, from: (a) Client's errors or omissions; (b) Client's negligence or failure to follow procedures described in any user guide or instructions supplied by Bank; (c) any ambiguity, inaccuracy or omission in instructions or information provided to Bank; (d) any error, failure or delay in the transmission or delivery of data, records or items due to a breakdown in any computer or communications facility; (e) accidents, strikes or labor disputes, civil unrest, fire, flood, water damage (e.g., from fire suppression systems), or acts of God; (f) causes beyond Bank's reasonable control; (g) Bank's inability to confirm to Bank's satisfaction the authority of any person to act on Client's behalf.

Interruption of performance of the service for any such reason shall not relieve Client of its obligation to make any tax deposit, and Bank shall incur no liability to Client respecting Client's failure to make any required tax payment by other means in the event of such interruption.

**5. Limitation on Liability** – Bank's liability hereunder, if any, shall be limited to the amount of penalty actually imposed by government taxing authorities on Client for failing to make a tax deposit due to Bank's sole error. In no event shall Bank be liable for any special, indirect, consequential, or exemplary damages for delays in failing to provide the service or for any errors or omissions made by Bank.

**6. Records and Notice of Errors** – Client shall promptly review all records and information delivered from time to time to Client by Bank and will immediately notify Bank of any errors or inaccuracies. Client shall maintain all source documents, data already processed, and audit records.

**7. Charge to Bank Account and Cancellation** – Bank will debit Client's account for the amount of each tax deposit on the Business Day that Client originates instructions for each tax deposit. Funds which have been debited from Client's account and are awaiting payment shall be deemed deposit liabilities of Bank and not trust funds held by Bank in a fiduciary capacity. Such funds will not earn interest or earnings credit. Client may cancel a tax deposit prior to the time Bank remits the deposit to a tax agency if Client gives notice of cancellation to Bank in sufficient time to afford Bank a reasonable opportunity to act.

**8. Tax liabilities and due dates** will be calculated only on tax payments made through the InstaTax service and will not include tax payments initiated by any other means such as wire transfers or tax coupons. If Client makes a tax deposit by means other than the InstaTax service, Bank will not be liable for any penalty and/or interest charges which could arise because tax payments are not aggregated during the tax reporting period, resulting in calculation of an erroneous tax due date.

**9. Security Provisions** – Bank will provide Client with a confidential access code, personal identification number (PIN) and/or other security procedures which Client must use when initiating a tax deposit. Client shall be responsible for maintaining the confidentiality of the security procedures.

**10. Termination** – Bank may terminate the services by giving thirty (30) days prior written notice to Client. **If an Access Code has not been used for six months, the Access Code will automatically be deleted from the InstaTax system with no prior notice and Client will not be able to initiate tax payments for that Access Code.**

**11. Entire Agreement** – These Terms and Conditions, including the client instructions and related documents which are part of the service, constitute the entire agreement of the parties with respect to the subject matter hereof.

**12. Amendments** – Bank may change, delete, or add to these Terms and Conditions or operating procedures by providing 30 days prior notice to Client.

## Sign up for InstaTax today. It's easy to enroll.

### 1. Complete the Reporting Agent Authorization Form.

This is an IRS form which authorizes Union Bank of California to electronically report federal tax payments on your behalf.

- Include your taxpayer name, address and Taxpayer Identification Number where indicated on the form. Use your company's legal name exactly as it appears on your tax return.
- Indicate all federal tax deposits that will be reported through InstaTax and the beginning periods. Sign and date the form.

### 2. Complete the InstaTax Sign-up Form.

The enrollment form must be signed by an authorized signer on the Union Bank of California checking account.

### 3. Complete the State Tax Deposit Information.

If you wish to pay state taxes, you must complete the information on this form.

### 4. Return completed documents to us by mail.

You will receive your access code in approximately two weeks. Under separate cover you will also receive an InstaTax User Guide and PC Software, followed by your Personal Identification Number (PIN). Once you receive your PIN, you may begin using the InstaTax Service.

**UNION BANK OF CALIFORNIA  
POST OFFICE BOX 85310  
SAN DIEGO CA 92186-9580**

#### Questions?

Call our Electronic Banking InstaTax Customer Service at 800-396-1143.

# InstaTax® Subscriber Information

Department of the Treasury — Internal Revenue Service  
Reporting Agent Authorization

For electronic filers

## 1. Complete the Reporting Agent Authorization Form

□□-□□□□□□□□

1. Federal Employer Identification Number (Taxpayer FEIN)

( )

2. Taxpayer Phone Number

3. Extension

4. Taxpayer Legal Name (Include spaces, ampersands and hyphens)

5. DBA Name (Include spaces, ampersands and hyphens)

6. Street Address (As on file with the Internal Revenue Service)

7. City

8. State

9. Zip

## InstaTax Reporting Agent Information

10. Reporting Agent: Union Bank of California, N.A.

11. Tax I.D. Number: 94-0304228

12. Address: P.O. Box 85310

13. City, State, Zip: San Diego, CA 92186-9580

14. Phone/FAX Number: (800) 396-1143 (800) 456-9185 FAX

For each federal electronic form to be filed and/or payment to be made, enter the beginning period as indicated.

### Federal tax deposits and other federal tax payments:

FORM	Payment Method	Beginning Period	FORM	Payment Method	Beginning Period	FORM	Payment Method	Beginning Period
940	E		720	E		CT-1	E	
941	E		1042	E		990-C	E	
943	E		1120	E		990-T	E	
945	E		1041	E		990-PF	E	N/A

I understand that this authorization does not absolve me as the taxpayer of the responsibility to ensure that all tax returns are filed and all taxes are paid on time. The reporting agent (designee) named above is authorized to sign and file federal employment tax returns transmitted electronically, submitted on magnetic tape (or in special circumstances, submitted on paper) and/or make federal tax deposits (FTDs) and other Federal Tax Payments for the above taxpayer. This authorization applies to the above federal employment tax returns and/or payments beginning with the tax period indicated and remains in effect until the taxpayer or designee notifies the IRS that this authorization is terminated or revoked. I authorize the IRS to disclose otherwise confidential tax information relating to employment tax returns to be filed by the agent (designee) and/or relating to payments to be made by the agent (including deposit requirements.) I certify that I have the authority to authorize the disclosure of otherwise confidential tax information on behalf of the taxpayer.

Signature of Taxpayer

Title

Date

2. Please complete the InstaTax Sign-up Form and include a copy of your company's printed tax deposit coupon(s) OR tax return OR written documentation from tax agency.

Legal Name (as shown on your tax return) \_\_\_\_\_

DBA Name (if applicable) \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
( )

Telephone Number \_\_\_\_\_ Extension \_\_\_\_\_

Primary Contact Name \_\_\_\_\_

Bank Account Name \_\_\_\_\_

Bank Account Number \_\_\_\_\_

Federal Employer Identification Number (FEIN) \_\_\_\_\_

Use Personal Computer  YES  NO

FAX Receipt Option  YES  NO ( )  
(For Touch-tone Only) FAX Number \_\_\_\_\_

**Federal Tax Deposits:**

Fiscal Year Ending Month \_\_\_\_\_

Semi-weekly  Monthly  Semi-weekly  Monthly  
IRS Assigned 941 Frequency IRS Assigned 945 Frequency

**Check the federal tax types you would like to deposit via InstaTax:**

- 940 Federal Unemployment Tax
- 1042 Withholding at Source
- 941 Fed Income (FIT) & Soc Sec/Med (FICA)
- 943 Agricultural FIT & FICA
- 990-T Exempt Organization
- 945 Non-payroll Income Tax Withholding
- 990-C Farmers' Cooperative
- 720 Federal Excise Tax
- 990-PF Excise on Priv Four
- CT-1 Railroad Retirement Tax
- 1120 Corp Income Tax

**State Tax Deposits**  YES  NO  
If you wish to pay state taxes via InstaTax, complete the information on the reverse.

Monthly Recap Report  YES  NO  
If yes, indicate "F" for Federal or "S" for State or "B" for Both \_\_\_\_\_

Quarterly Recap Report  YES  NO  
If yes, indicate "F" for Federal or "S" for State or "B" for Both \_\_\_\_\_

**Authorization:**

Authorized Signature \_\_\_\_\_ Date \_\_\_\_\_

Print or Type Name & Title

**TO PAY STATE TAXES COMPLETE SECTION 3**

3. Complete the Tax Identification Number for each tax agency to whom you wish to pay taxes and select all tax types that apply. *Note: You must be enrolled in the Electronic Funds Transfer (EFT) program with the applicable state agency to whom you wish to pay taxes.*

**FOR STATE OF CALIFORNIA**

**Employment Development Dept. (EDD)** \_\_\_\_\_

	<b>EDD Identification #</b>
<input type="checkbox"/> Semi-Weekly S.D.I. & S.I.T.	01100
<input type="checkbox"/> Monthly S.D.I. & S.I.T.	01101
<input type="checkbox"/> Next Banking Day S.D.I. & S.I.T.	01102
<input type="checkbox"/> S.U.I. & Employment Training	01300
<input type="checkbox"/> Quarterly S.D.I. & S.I.T.	01104

**Board of Equalization (BOE)** \_\_\_\_\_

	<b>BOE Identification #</b>
<input type="checkbox"/> Sales and Use Return Payment	04100
<input type="checkbox"/> Sales and Use Tax Prepayment #1 & #2	04101 & 04102

**Franchise Tax Board (FTB)** \_\_\_\_\_

	<b>FTB Identification #</b>
(Entity + Posting Control)	
<input type="checkbox"/> Quarterly Estimate Payments (B&C)	02124, 02125 02126, 02127
<input type="checkbox"/> Return Payment (B&C)	02211
<input type="checkbox"/> Extension Payment (B&C)	02414
<input type="checkbox"/> _____	_____
Tax Name	Tax Type

**County Property Tax**

<input type="checkbox"/> _____	_____
Name of County	EFT Identification #
<input type="checkbox"/> _____	_____
Name of County	EFT Identification #
<input type="checkbox"/> _____	_____
Name of County	EFT Identification #

**California Dept of Insurance (CDI)** \_\_\_\_\_

	<b>CDI Identification #</b>
<input type="checkbox"/> Annual Premium Tax	07130
<input type="checkbox"/> Quarterly Prepayment Premium Tax	07131
<input type="checkbox"/> _____	_____
Tax Name	Tax Type

**FOR OTHER STATES**

State	Tax Agency Name	State Identification #
<input type="checkbox"/> _____	_____	_____
Tax Name	Tax Type	
State	Tax Agency Name	State Identification #
<input type="checkbox"/> _____	_____	_____
Tax Name	Tax Type	

If you have additional states to whom you wish to make tax payments, attach a listing for each state and the name of the tax and the tax type code.

