

KNOW YOUR CUSTOMER (KYC) DISCLOSURE AND LEGAL NOTICE AND DEMAND TO OBEY LAW FORM INSTRUCTIONS

1. PURPOSE OF THIS FORM

- 1.1. There are many occasions in which members must interact with banks, financial institutions, private employers, utility companies, and the government online in providing identifying information about themselves in order to satisfy Know Your Customer Requirements (KYC) of federal law. In most cases, account holders are literally COMPELLED to provide what is called either a Social Security Number (SSN) or a "Permanent address", which is then never defined on the website interface or by the person asking for it. The financial institution online interface often FORCES you to fill in a real, verified address and will not accept the input of the address if it is fictional or fabricated in the interest of protecting your sovereignty.
- 1.2. The focus of this form is to provide a compact, convenient form you can link to on our site as a member through the interface provided on the financial institution website in order to create, in effect, a MANDATORY attachment to the online interface that:
 - 1.2.1. Alleviates fears of the financial institution that you are trying to escape legal accountability in case the services you are contracting them to perform for you are used for illegal or criminal purposes by you.
 - 1.2.2. Describes and proves the legal status of the applicant.
 - 1.2.3. Documents the MINIMUM requirements of the Know Your Customer (KYC) laws.
 - 1.2.4. Explains why Social Security Number is NOT required to be disclosed.
 - 1.2.5. Neutralizes every possible connection to civil statutes, domicile, or residence.
 - 1.2.6. Protects your civil status as a non-resident non-person.
 - 1.2.7. Prevents any commercial or civil enforcement use by either the financial institution or the government.
 - 1.2.8. Protects your privacy by ensuring that the information is never disclosed to any third party.
- 1.3. KYC compliance is a sensitive area for financial institutions that they are loath to discuss, because they want to protect their plausible deniability on the issue if they are prosecuting for being complicit in legal violations relating to the use of their services by their customers. These are clearly "Third Rail Issues" that they will therefore refuse to discuss in order to prevent the generation of any evidence which might be used to prove "mens rea" in connection with the illegal use of their services.

2. PROCEDURE FOR USE:

- 2.1. You can reference this form very compactly as a URL within Line 2 of the Address field you fill out online with the financial institution.
- 2.2. In the online form of the financial institution or employer on the Address Field line 2, write "Mandatory attachment: <http://sedm.org/of/09.084.pdf>"
- 2.3. You can use the following in your correspondence submitting this form as an example:

Dear anonymous unaccountable person I'm not allowed to know anything about in violation of the Know Your Customer (KYC) rules:

1. I have done as you requested and entered a mailing address.

2. You have previously told me that you recognize that there is not a Social Security Number requirement and accommodated it, and now you are contradicting yourself. Please make up your mind.

3. The attachment provided signed under penalty of perjury establishes that:

3.1 There is no legal requirement to provide one.

3.2 Insisting that I provide one is a CRIME under 42 U.S.C. §408(a)(8).

You can find the latest copy of this form at:

<https://sedm.org/Forms/09-Procs/KYCDisclosure.pdf>

As far as "Identifying Number" required under the KYC rules at 31 C.F.R. §1020.220(a), you are legally authorized to use the ID numbers associated with the ID I uploaded to your site, which is _____.

This should satisfy all the legal requirements that are the basis for your Customer Due Diligence (CDD) program. I have my own such program as well, so please in your response fully disclose the following:

1. Your full legal name.
2. Your address.
3. Exactly who the information submitted to you about me will be disclosed to and under what circumstances there is such a disclosure.
4. The full text of any agreements in place between you and anyone you share my personal information with.

Thank you for your cooperation so far. The job you do no doubt is difficult and risk prone and I do appreciate your willingness to cheerfully and diligently do it well. It is not a job I would want but someone has to do it.

Have a blessed day,

John Doe

3. **RESOURCES FOR FURTHER STUDY:**

- 3.1. *Money Laundering Enforcement SCAM*, Form #05.044-Section 7 describes Know Your Customer (KYC) legal requirements.
<https://sedm.org/Forms/05-MemLaw/MoneyLaunderingScam.pdf>
- 3.2. *Permanent Address Notice for Online Use*, Form #04.230-use this in connection with online disclosures of address information for your account, or in connection with online wiring instructions.
<https://sedm.org/of/04.230.pdf>
- 3.3. *Citizenship Diagrams*, Form #10.010-simplified pictorial representation of citizenship relationships
<https://sedm.org/Forms/10-Emancipation/CitizenshipDiagrams.pdf>
- 3.4. *Proof that American Nationals are Nonresident Aliens*, Form #09.081
<https://sedm.org/Forms/09-Procs/ProofAnNRA.pdf>
- 3.5. *Rebutted False Arguments About the Nonresident Alien Position When Used by American Nationals*, Form #08.031
<https://sedm.org/Forms/08-PolicyDocs/RebArgNRA.pdf>
- 3.6. *Nonresident Alien Position Course*, Form #12.045
<https://sedm.org/LibertyU/NRA.pdf>
- 3.7. *W-8SUB*, Form #04.231-our substitute for a W-8
<https://sedm.org/Forms/04-Tax/2-Withholding/W-8SUB.pdf>
- 3.8. *Money, Banking, and Credit Page, Section 6.1: Identity Theft*
<https://famguardian.org/Subjects/MoneyBanking/MoneyBanking.htm>
- 3.9. *Money, Banking, and Credit Page, Section 6.4: Currency Transaction Reporting*, Family Guardian Fellowship
<https://famguardian.org/Subjects/MoneyBanking/MoneyBanking.htm>
- 3.10. *Money, Banking, and Credit Page, Section 8.6: Foreign Bank Account Reporting (FBAR)*, Family Guardian Fellowship
<https://famguardian.org/Subjects/MoneyBanking/MoneyBanking.htm>
- 3.11. *Permanent Address Definition*, Law Insider
<https://www.lawinsider.com/dictionary/permanent-address>
- 3.12. *Sovereignty Forms and Instructions Online*, Form #10.004, Cites by topic: “residence”-the ONLY parties with a “residence” under the Internal Revenue Code are ALIENS, and NEVER “nationals” or statutory “citizens”.
<https://famguardian.org/TaxFreedom/CitesByTopic/residence.htm>
- 3.13. *Citizenship Status v. Tax Status*, Form #10.011
<https://sedm.org/Forms/10-Emancipation/CitizenshipStatusVTaxStatus/CitizenshipVTaxStatus.htm>
- 3.14. *Why Domicile and Becoming a “Taxpayer” Require Your Consent*, Form #05.002
<https://sedm.org/Forms/FormIndex.htm>
- 3.15. *Sovereignty Forms and Instructions Online*, Form #10.004, Cites by topic: “domicile”.
<https://famguardian.org/TaxFreedom/CitesByTopic/domicile.htm>
- 3.16. *About IRS Form W-8BEN*, Form #04.202
<https://sedm.org/Forms/FormIndex.htm>
- 3.17. *Why You are a “national”, “State National”, and Constitutional but not Statutory Citizen*, Form #05.006
<https://sedm.org/Forms/05-MemLaw/WhyThiefOrPubOfficer.pdf>
- 3.18. *You’re Not a STATUTORY “citizen” under the Internal Revenue Code*
<http://famguardian.org/Subjects/Taxes/Citizenship/NotACitizenUnderIRC.htm>
- 3.19. *You’re not a STATUTORY “resident” under the Internal Revenue Code*
<http://famguardian.org/Subjects/Taxes/Citizenship/Resident.htm>

**KNOW YOUR CUSTOMER DISCLOSURE AND
LEGAL NOTICE AND DEMAND TO OBEY THE LAW**

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1 Inquiry

Dear sir,

1. I presently have an _____ Account. Account Number: _____
2. I added a physical card to the interface.
3. I began the verification process and find that it requires a Social Security Number.
4. I was born or naturalized in the United States of America and am NOT an alien, but rather a “national of the United States” under [8 U.S.C. §1101\(a\)\(22\)](#) and a “U.S. national” under [22 C.F.R. §51.1](#) eligible for a USA passport, hereinafter called an American national.
5. As am American national, I am INCAPABLE of being “resident” within the jurisdiction of the national government per [26 U.S.C. §7701\(b\)\(1\)](#), because only aliens are subject to the presence test therein and can therefore be “residents” (aliens). There is no definition within the Internal Revenue Code which would tie an American national to “residence” anywhere within the COUNTRY “United States”. [26 C.F.R. §1.871-2](#), in fact, proves that only “aliens” can have such a “residence”. There is no similar companion regulation for American nationals.
6. IRS Form 1040NR instructions for 2023 and beyond recognize the ability of American nationals to file as “nonresident aliens”. Keep in mind, however, that there are TWO classes of “nonresident aliens”:
 - 6.1. “nonresident aliens” in [26 U.S.C. §7701\(b\)\(1\)\(B\)](#). These are aliens AND American nationals.
 - 6.2. “non-resident aliens” in [26 U.S.C. §874](#). These are aliens only.The SUBSET of “nonresident aliens” who are also American nationals is the only audience addressed by the withholding document in item 14 below.
7. Under my circumstances as an American national who is a “nonresident alien”, I readily recognize that:
 - 7.1. While I am physically PRESENT within the geography of the COUNTRY "United States", that's NOT the same thing as being LEGALLY "present" within the United States federal corporation as its agent and officer by being engaged in a privileged activity called a "trade or business" in [26 U.S.C. §7701\(a\)\(26\)](#). I am not LEGALLY present in the case, but PHYSICALLY present. See: [Writing Conventions on this Website](#), Section 9: Types of Civil Legal Presence, FTSIG <https://ftsig.org/introduction/writing-conventions-on-this-website/#9. Types>
 - 7.2. It would be FRAUD to make myself LOOK like a “U.S. resident” as a non-alien and I hope you aren’t asking or expecting me to do this unlawful act.
 - 7.3. As a Money Services Business, your U.S. partner bank(s) may require you to only serve “U.S. residents”. However, there is NO DEFINITION of “U.S. resident” anywhere in Titles 26 or 31 of the U.S. Code that accommodates American nationals

filing as “nonresident aliens”. This is because the regulation of U.S. Banking limits itself to foreign affairs functions under Article 1, Section 8, Clause 3 and federal instrumentalities who are “domestic” as defined in [26 U.S.C. §7701\(a\)\(4\)](#), which does not include me. You will note that “domestic” in that context pertains to only entities legislatively created or organized under U.S. law. I as a human being not acting in a representative capacity and U.S. agent such as “U.S. person” under [26 U.S.C. §7701\(a\)\(30\)](#) am not “domestic” in that context. To treat or compel me to assume a “domestic” status would involve involuntary compelled servitude in my case.

7.4. Denying me an account by virtual of my "national" affiliation or origin would therefore create the appearance of banking discrimination.

7.5. Item 15 below echoes all the above concerns in this item (item 7) so please don't gloss over it or avoid discussing it. Your agreement with your U.S. Partner bank cannot compel an illegal or injurious act towards any subset of your prospective clients, as it would do if it limited participants to those who are only aliens or who are American nationals who misrepresent themselves as aliens. There is no provision of the I.R.C. which permits such an election.

8. Federal law does NOT require a Social Security Number in my case.

8.1. [31 C.F.R. §1020.220\(a\)\(2\)\(i\)\(A\)\(4\)\(ii\)](#) says the following satisfies the BSA requirements for a Non-U.S. person:

8.1.1. A taxpayer identification number

8.1.2. Passport number and country of residence

8.1.3. Alien identification number.

8.1.4. Or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard

8.2. As a nonresident alien U.S. national not engaged in privileged activity, federal law does not require me to disclose an SSN. [26 C.F.R. §301.6109-1\(b\)](#).

9. As a nonresident alien U.S. national not engaged in privileged activity or “trade or business” and whose property is identified as a foreign estate in [26 U.S.C. §7701\(a\)\(31\)](#), federal law does not require me to disclose an SSN. [26 C.F.R. §301.6109-1\(b\)](#).

10. In satisfaction of the above, I do have a sealed Privacy Act response from the Secretary of State containing legally admissible evidence of my nationality and containing a picture of me.

11. Thus, I have the document necessarily to satisfy the criteria contained in [31 C.F.R. §1020.220\(a\)\(2\)\(i\)\(A\)\(4\)\(ii\)](#).

12. I do not have a current active passport, but I have an expired one. [31 C.F.R. §1020.220\(a\)\(2\)\(i\)\(A\)\(4\)\(ii\)](#) does not say the passport has to be currently active.

13. Federal law makes it a criminal offense to compel the use of a TIN or SSN when not required by law. [42 U.S.C. §408\(a\)\(8\)](#).

14. My withholding status is indicated below. It is a version of the W-8 form prepared compliant with IRS instructions but addressing ONLY those who are BOTH American nationals AND “nonresident aliens” not engaged in a “trade or business”. IRS Form W-8BEN only deals with aliens because that is the only audience addressed by [26 C.F.R. §1.1441-1](#) (see paragraph (c)(3)(i)): [W-8SUB](#), Form #04.231

<https://sedm.org/Forms/04-Tax/2-Withholding/W-8SUB.pdf>

15. The above requirements are extensively documented in the following legal memorandum:

Know Your Customer (KYC) Disclosure and Legal Notice and Demand to Obey Law, Form #09.084

<https://sedm.org/Forms/09-Procs/KYCDisclosure.pdf>

16. I have a religious objection to having or using an SSN and am unable to obtain Identification that requires an SSN. That objection is documented below:

Government Form Religious Freedom Restoration Act (RFRA) Attachment-Prevents All Civil Status Elections

<https://ftsig.org/government-form-religious-freedom-restoration-act-attachment-prevents-all-civil-status-elections/>

17. QUESTIONS:

17.1. Please define what you mean by a “U.S. resident” in the case of an American national not subject to the presence test and not engaged in a privileged “trade or business”.

17.2. Can you provide a statute and regulation MANDATING use or disclosure of an SSN OTHER than the above, which don't? Without such authority, compelling use in order to obtain your services is a violation of federal law.

17.3. Are you going to obey the law by not imposing an SSN requirement in my case in the absence of proof how I can be a “U.S. resident” and proof that an SSN is required in my case?

I'm not interested internal policy that might implement banking discrimination, but in faithfully complying with the minimum requirements of what the law allows.

Thank you kindly for your excellent customer services and your compliance with the law. I look forward to receiving honest, transparent communication about this difficult situation that I find myself in. I would like to continue to be a faithful paying customer of your ALL of your services. Please do everything you can to make me able to continue to do so in the future.

Sincerely,

2 **Abbreviated Synopsis of Account Holder or Customer Civil Status**

That applicant or account holder has the following civil status:

1. Account holder or applicant is a nonresident alien as defined in 26 U.S.C. §7701(b)(1)(B). For exhaustive proof, see:

Proof that American Nationals are Nonresident Aliens, Form #09.081
<https://sedm.org/Forms/09-Procs/ProofAnNRA.pdf>

2. For a rebuttal to nearly every possible argument against asserting that the applicant is NOT a nonresident alien, see:

Rebutted False Arguments About the Nonresident Alien Position When Used by American Nationals, Form #08.031
<https://sedm.org/Forms/08-PolicyDocs/RebArgNRA.pdf>

3. If you need court admissible legal evidence that Applicant is in fact a nonresident alien, he or she is willing to submit the following signed under penalty of perjury. JUST ASK and you will receive it immediately:

W-8SUB, Form #04.231
<https://sedm.org/Forms/04-Tax/2-Withholding/W-8SUB.pdf>

4. Applicant or Account Holder does not satisfy any of the legal requirements for having or using or mandating the use of a Social Security Number, Taxpayer Identification Number (TIN), or Individual Taxpayer Identification Number (ITIN) found in any of the following in connection with his or her interactions with the Recipient.

4.1. He or she is not an alien and therefore is ineligible for an ITIN. Not all “nonresident aliens” are “aliens”. 26 C.F.R. §301.6109-1(d)

<https://www.law.cornell.edu/cfr/text/26/301.6109-1>

4.2. Does not satisfy any of the conditions for mandating the use of TINs in the case of “nonresident aliens” found in 26 C.F.R. §301.6109-1(b)(2).

<https://www.law.cornell.edu/cfr/text/26/301.6109-1>

4.3. Does not satisfy the requirement for use or disclosure of an SSN or TIN in opening a bank account. 31 C.F.R. §1020.410(b)(3)(x).

<https://www.law.cornell.edu/cfr/text/31/1020.410>

4.4. Does not satisfy the requirement for disclosing a TIN in connection with registered securities. 31 C.F.R. §306.10 and Part II.

<https://www.law.cornell.edu/cfr/text/31/306.10>

5. The KYC CIP rules found in 31 C.F.R. §1020.220(a)(2)(i)(A):

5.1. Require a Taxpayer Identification Number only in the case of a STATUTORY “U.S. person” defined in 26 U.S.C.

§7701(a)(30). Applicant or Account Holder is NOT such a “U.S. person” and does not file 1040 tax returns as proof that he or she is. Further, it is a CRIME to do so as described below:

Why Its a Crime for a state National to File a 1040 Income Tax Return, Form #08.021
<https://sedm.org/Forms/08-PolicyDocs/WhyCrimefileReturn.pdf>

5.2. Require ONLY an “Identification Number” and NOT a “Social Security Number” or “Taxpayer Identification Number” in the case of “non-U.S. persons” to include:

(ii) For a non-U.S. person, ***one or more of the following***:

[1] A taxpayer identification number;

[2] passport number and country of issuance;

[3] alien identification card number;

[4] or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

6. Because the Applicant or Account Holder is a “nonresident alien”, NOT a STATUTORY “U.S. person” and has no legal requirement to have or use a Social Security Number, there is NO legal requirement to disclose one in connection with the relationship between the Applicant or Account Holder and the Recipient financial institution.

7. It is a CRIME to compel the use of a Social Security Number where the use of one is NOT required. See 42 U.S.C. §408(a)(8).

8. Applicant or Account Holder:

8.1. Does NOT consent to the use of any government issued identifying number or civil statutory status, and therefore any compulsion on your part is a CRIMINAL offense and an instance of criminal identity theft.

8.2. Does not have a lawfully issued STATUTORY “Social Security Number”. You can’t “have” something that doesn’t belong to you and it’s stealing and fraud to claim otherwise. The STATUTORY number is property of the government issuer, not the user. 20 C.F.R. §422.103(d).

8.3. Is not eligible for Social Security. See:

Why You Aren’t Eligible for Social Security, Form #06.001

<https://sedm.org/Forms/06-AvoidingFranch/SSNotEligible.pdf>

8.4. Cannot LAWFULLY use or possess a STATUTORY Social Security Number issued under the authority of 20 C.F.R. §422.103 because NOT a statutory government “employee” as required by that entire title. The ability to regulate PRIVATE conduct is repugnant to the constitution. One must therefore VOLUNTEER to be treated AS IF they are a government statutory “employee” in order to be regulated outside the statutory geographical “United States” defined in 26 U.S.C. §7701(a)(9) and (a)(10), 4 U.S.C. §110(d), and 26 U.S.C. §3121, and 42 U.S.C. §1301.

- 1 8.5. Sincerely believes that he would be criminally impersonating such a statutory government “employee” if he DID have or use a
2 STATUTORY Social Security Number identified therein. Only PUBLIC employees can lawfully possess or use PUBLIC
3 property such as a Social Security Card or Social Security Number.
4 8.6. Has a religious objection to the use of any government identifying number as documented in:
5 8.6.1. *Socialism: The New American Civil Religion*, Form #05.016
6 <https://sedm.org/Forms/05-MemLaw/SocialismCivilReligion.pdf>
7 8.6.2. *Social Security: Mark of the Beast*, Form #11.407
8 <http://famguardian.org/Publications/SocialSecurity/TOC.htm>
9 8.7. Hereby defines any use of identifying numbers associated with his account or identity as privately issued NON-STATUTORY
10 numbers which constitute a license to the recipient or user under the following terms and conditions if it is used for any kind
11 of civil enforcement or commercial purpose that benefits the Recipient or any government in any way. All such uses
12 constitute “purposeful availment” of a commercial benefit and a waiver of official, judicial, and sovereign immunity by all
13 concerned:

Injury Defense Franchise and Agreement, Form #06.027
<https://sedm.org/Forms/06-AvoidingFranch/InjuryDefenseFranchise.pdf>

- 14 9. Applicant is willing and able to satisfy the requirements of [31 C.F.R. §1020.220\(a\)\(2\)\(i\)\(A\)\(4\)\(ii\)](#) above WITHOUT supplying a
15 Social Security Number or Taxpayer Identification Number and has provided same during the application process.
16 10. Any attempt to compel the use of a TIN or SSN through any of the following means is hereby declared to be a criminal offense in
17 violation of:
18 10.1. 42 U.S.C. §408(a)(8).
19 10.2. 18 U.S.C. §912: False personation. Impersonating a public “employee”.
20 10.3. 18 U.S.C. §875: Interstate communications.
21 10.4. 18 U.S.C. §876: Mailing threatening communications. Your threat to close or not grant my account in connection with
22 getting me to do things the law does not expressly require is threatening.
23 10.5. 18 U.S.C. §880: Receiving the proceeds of extortion.
24 11. Because criminal activities are inevitable if the Applicant or Account Holder discloses a STATUTORY Social Security Number and
25 the origin of the crime is duress by the Recipient financial institution, beyond that point there is absolutely no question in the mind
26 of the Applicant or Account Holder that every use of his money in connection with the services of the financial institution would
27 constitute criminal money laundering.
28 12. The MONEY LAUNDERING statutes do not apply to your relationship to the account holder or applicant:
29 12.1. NONE of the transactions your systems will be used for will ever occur in the STATUTORY geographical “United States” as
30 defined in 31 U.S.C. §5312(a)(6). The “States” are not defined to include areas within the exclusive jurisdiction of
31 constitutional states of the Union. Thus, the transactions are not “domestic” as defined in the AML statutes.
32 12.2. Applicant is not the “person” in 31 U.S.C. §5312(a)(5) defined to include: “(5)“person”, in addition to its meaning under
33 section 1 of title 1, includes a trustee, a representative of an estate and, when the Secretary prescribes, a governmental entity.”
34 12.3. Currency Transaction Reports (CTRs), Suspicious Activity Reports (SARs) are not required because the Applicant is NOT
35 lawfully engaged in a statutory “trade or business” as defined in 26 U.S.C. §7701(a)(26) and cannot lawfully engage in same
36 outside the statutory geographical “United States” defined in 26 U.S.C. §7701(a)(9) and (a)(10). See:

Demand for Verified Evidence of “Trade or Business” Activity: Currency Transaction Report (CTR), Form #04.008
<https://sedm.org/Forms/04-Tax/0-CorrErrInfoRtns/DmdVerEvOfTradeOrBusiness-CTR.pdf>

- 37 12.4. Applicant is not an alien who could or would come under the purview of the foreign commerce jurisdiction of the United
38 States government throughout the COUNTRY “United States”.
39 12.5. The term “trade or business” is a very narrowly defined “term of art” that doesn’t apply to ordinary transactions of most
40 Americans including the Applicant. See:

The “Trade or Business” Scam, Form #05.001
<https://sedm.org/Forms/05-MemLaw/TradeOrBusScam.pdf>

- 41 13. If there is any question in your mind about what the law requires, I encourage you to study it yourself as I have by reading the
42 following document on this subject and the relevant statutes. Certainly, YOU should read it as part of your Customer Due Diligence
43 compliance efforts, because understanding it has BROAD application to all your customers.

Money Laundering Enforcement Scam, Form #05.044
<https://sedm.org/Forms/05-MemLaw/MoneyLaunderingScam.pdf>

- 44 14. The fact that you are or may be unwilling to acknowledge, admit, and act upon the information contained herein is very caustic to
45 your public credibility and our relationship. Why would I want to do business with those who:
46 14.1. REFUSE to read the law.
47 14.2. REFUSE to TALK about the legal requirements applicable to the services you are contracting them for.
48 14.3. REFUSE to disclose when and how they divulge or use information you provide them with about yourself to third parties. I
49 have asked for this information previously and got nothing but crickets.
50 15. The information provided herein demonstrates that the Applicant takes VERY seriously LEARNING and COMPLYING with the
51 law and even insisting that all those he or she does business with do the same. It also deflects any possibility that either I or you can
52 have a mens rea or evil intent that might have criminal prosecution consequences. I hope and pray you take this subject JUST as
53 seriously as me by:
54 15.1. Reading this entire submission.
55 15.2. Reading all referenced statutes, regulations, and documents.
56 15.3. Grant me the account or service I am applying for with NOTHING more than the information I am willing and legally
57 required to give you and NOTHING more.

1 15.4. Not try to threaten me with either terminating, pausing, or not granting services because I won't comply with company policy
2 that clearly exceeds the requirements of law and sanctions criminal activity on your part and my part if I cooperate in any way
3 with it.

4 16. Lastly, I remind the recipient that it is a criminal offense to interfere with commerce through threats or violence. 18 U.S.C. §1951.
5 This includes threatening to either close, to not grant, or to interfere with using financial institutions by demanding that I commit the
6 crimes documented herein to satisfy your unreasonable, unlawful, harmful, and illegal KYC policies.

7 **3 Purpose of this Form**

8 This form serves the following specific purposes:

- 9 1. Documents the MINIMUM requirements of the Know Your Customer (KYC) laws.
- 10 2. Assists the Recipient to satisfy Customer Due Diligence (CCD) requirements of enacted law.
- 11 3. Explains why Social Security Number is NOT required to be disclosed.
- 12 4. Alleviates fears of the financial institution that applicant is trying to escape legal accountability in case the services provided by the
13 Recipient of this form are abused for illegal or criminal purposes by you.
- 14 5. Describes and proves the legal status of the applicant.
- 15 6. Accepts and welcomes only common law and criminal enforcement if the services of the Recipient are abused.
- 16 7. Neutralizes every possible connection to civil statutes, domicile, or residence.
- 17 8. Protects my and your privacy by ensuring that the information is never disclosed to any third party.
- 18 9. Prevents any commercial or civil enforcement use by either the financial institution or the government. KYC rules require that
19 information disclosed may only be used for CRIMINAL enforcement and not CIVIL statutory enforcement.

20 This form shall constitute a MANDATORY attachment to any and all online forms which ask for a "Social Security Number", "Permanent
21 Address", "Residence Address" or other information about an Account Holder. The information provided in the online form is declared
22 by the user or account holder as WILLFULLY false, fraudulent, and misleading WITHOUT this mandatory attachment being included
23 with any and all disclosures by the organization maintaining the website that accepts such information who are called "Website Provider"
24 herein. Such organizations include but are not limited to any and all financial institutions, private employers, governments, etc. who must
25 comply with Know Your Customer (KYC), Bank Secrecy Act (BSA), or Anti-Money Laundering (AML) legal requirements.

26 For the purposes of this form, "Website Provider" or "Recipient" is the person hosting the online form which asks for a "Permanent
27 Address", Social Security Number (SSN), or Taxpayer identification Number (TIN), and "Account Holder" is the human being entering
28 the information into the website maintained by "Website Provider".

29 This MANDATORY attachment has been rendered absolutely necessary by the following circumstances surrounding the requirement
30 expressed by Website Provider for such information:

- 31 1. The Website Provider MANDATES the entry and use of a "Permanent Address", or "Residence" associated with Account Holder
32 on their website.
- 33 2. The Website Provider MANDATES disclosure of a Social Security Number (SSN) or Taxpayer Identification Number (TIN).
- 34 3. The term "Permanent Address" or "Residence" is never defined and has legal implications, or commercial or civil statutory
35 enforcement uses that are not fully disclosed by Website Provider.
- 36 4. The specific uses to which the information submitted may be put by the Website Provider are never expressly disclosed.
- 37 5. The third parties or governments to which the information provided is disclosed to are not fully specified.
- 38 6. The information provided is disclosed to unknown and unaccountable government agents in pursuance to money laundering
39 enforcement uses that in most cases are a SCAM and ILLEGAL to enforce against the Submitter as described below:
40 6.1. *Why It is Illegal For You to Enforce Money Laundering Statutes In My Specific Case*, Form #06.046
41 <https://sedm.org/Forms/06-AvoidingFranch/MonLaundEnflllegal.pdf>
42 6.2. *Money Laundering Enforcement SCAM*, Form #05.044
43 <https://sedm.org/Forms/05-MemLaw/MoneyLaunderingScam.pdf>
44 7. The service requested of the Website Provider mandate the unnecessary disclosure of personal information that is not necessary to
45 complete the transaction, and which might incriminate the Account Holder under civil statutes that do not apply to him/her. Service
46 is threatened to be denied by the Website Provider if this information is not disclosed, thus subjecting the Account Holder to:
47 7.1. Criminal duress and extortion.
48 7.2. An interference or common law trespass with their exercise of constitutionally protected private property rights by an agent of
49 the state, which includes all those enforcing any civil statutory or criminal law per the State Action Doctrine of the U.S.
50 Supreme Court.
41

<i>Enumeration of Inalienable Rights</i> , Form #10.002 https://sedm.org/Forms/10-Emancipation/EnumRights.pdf
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51 8. The Website Provider actively interferes with the disclosure of the information on this form in connection with the transaction by
52 limiting the number of characters or the types of characters allowed to be entered in online fields through their web interface.
53 9. By providing the information asked for, the Website Provider is in essence asking the Account Holder to make a legal determination
54 about his or her civil status that he or she does NOT want to make and is entirely unqualified to make by virtue of acting in an
55 EXCLUSIVELY private capacity and not in a public office.

1 "A private person cannot make constitutions or laws, nor can he with authority construe them, nor can he
2 administer or execute them."
3 [United States v. Harris, 106 U.S. 629, 1 S.Ct. 601, 27 L.Ed. 290 (1883)]

4 Invoking a civil or legal status such as a "Permanent Address" falls in the above, and can be done only by a public officer and never
5 by a private person.

- 6 10. The Account Holder, DOES NOT wish to have ANY civil statutory domicile, residence, or permanent address as commonly
7 understood or used. See:

[Your Exclusive Right to Declare or Establish Your Civil Status](https://sedm.org/Forms/13-SelfFamilyChurchGovnce/RightToDeclStatus.pdf), Form #13.008
<https://sedm.org/Forms/13-SelfFamilyChurchGovnce/RightToDeclStatus.pdf>

- 8 11. The Account Holder does not wish to have any civil or legal status other than a human being under the constitution and the common
9 law and NEVER under the civil statutory law or any franchise or tax statute. In fact, imputing any civil statutory status or legal
10 status other than this is hereby declared by the Account Holder to be criminal identity theft per the following:

[Government Identity Theft](https://sedm.org/Forms/05-MemLaw/GovernmentIdentityTheft.pdf), Form #05.046

<https://sedm.org/Forms/05-MemLaw/GovernmentIdentityTheft.pdf>

- 11 12. The government and the courts have declared that NOTHING found in any government publication, and nothing said by any
12 government officer, unless under oath in court or signed under penalty of perjury, should be relied upon as factual or actionable.
13 Account Holder is entitled to the same equal treatment and equal protection. See:

- 14 12.1. [Reasonable Belief About Income Tax Liability](https://sedm.org/Forms/05-MemLaw/ReasonableBelief.pdf), Form #05.007

<https://sedm.org/Forms/05-MemLaw/ReasonableBelief.pdf>

- 15 12.2. [Legal Deception, Propaganda, and Fraud](https://sedm.org/Forms/05-MemLaw/LegalDecPropFraud.pdf), Form #05.014

<https://sedm.org/Forms/05-MemLaw/LegalDecPropFraud.pdf>

- 16 13. The Account Holder is not the proper subject of any information return reporting, such as 1099, 1098, W-2, etc and it would be a
17 CRIME to do so as indicated below:

- 18 13.1. [The "Trade or Business" Scam](https://sedm.org/Forms/05-MemLaw/TradeOrBusScam.pdf), Form #05.001

<https://sedm.org/Forms/05-MemLaw/TradeOrBusScam.pdf>

- 19 13.2. [Correcting Erroneous Information Returns](https://sedm.org/Forms/04-Tax/0-CorrErrInfoRtns/CorrErrInfoRtns.pdf), Form #04.001

<https://sedm.org/Forms/04-Tax/0-CorrErrInfoRtns/CorrErrInfoRtns.pdf>

- 20 13.3. [W-2CC \(custom\)](https://sedm.org/Forms/04-Tax/3-Reporting/FormW-2CC-Cust/FormW-2CC.pdf), Form #04.304

<https://sedm.org/Forms/04-Tax/3-Reporting/FormW-2CC-Cust/FormW-2CC.pdf>

- 21 13.4. [1099-CC](https://sedm.org/Forms/04-Tax/3-Reporting/Form1099-CC-Cust/Form1099-CC.pdf), Form #04.309

<https://sedm.org/Forms/04-Tax/3-Reporting/Form1099-CC-Cust/Form1099-CC.pdf>

- 22 14. The Account Holder has a religious objection to contracting with or acquiring a civil statutory status with or politically associating
23 with any and every government, because it constitutes religious idolatry and removes them from the protection of the laws of their
24 Creator, the constitution, and the common law. See:

[Choice of Law](https://sedm.org/Litigation/01-General/ChoiceOfLaw.pdf), Litigation Tool #01.010

<https://sedm.org/Litigation/01-General/ChoiceOfLaw.pdf>

25 The remainder of this form shall specify the restrictions imposed upon all information submitted by Account Holder to Website or Service
26 Provider, INCLUDING but not limited to "Permanent Address".

27 **4 How to respond to this legal notice**

28 Please respond to the correspondence with the following approach:

- 29 1. Open or keep open the financial account or relationship that is the subject of this correspondence.
30 2. If you won't open or keep open the financial account or relationship then please:
31 2.1. Identify the full legal name, phone, email, and work address of the person responding to this correspondence as required by
32 the KYC rules.
33 2.2. Explain why the identification number associated with the ID I provided rather than an SSN or TIN does not satisfy the KYC
34 requirement for an identification numbers as described herein.
35 2.3. Explain what SPECIFIC additional information that you are LEGALLY allowed to ask for has NOT been provided. Don't
36 just say:

37 "We still need you to submit additional information but can't or won't identify what 'it' specifically is."

- 38 2.4. Explain WHY you think you have the legal authority to ask for it and why compelling disclosure is NOT a violation of 42
39 U.S.C. §408(a)(8).
40 2.5. Explain how you can have a company policy that MANDATES that your customers help you violate 42 U.S.C. §408(a)(8) and
41 how you legally justify doing so.
42 2.6. Provide court admissible evidence that the Account Holder does not have the legal status he or she claims.
43 2.7. Provide court admissible evidence disproving anything disclosed herein under penalty of perjury is inaccurate or incorrect.
44 2.8. Explain why you think the statutes and regulations cited herein do not apply to our relationship.
45 2.9. Provide proof that United States as used in the Internal Revenue Code in its geographical sense expressly includes anything
46 OTHER than the District of Columbia:
47
48
49
50
51
52

- 1 2.9.1. 26 U.S.C. §7701(a)(9) and (a)(10) mentions only the District of Columbia as a State.
2 2.9.2. The definition of “State” in 4 U.S.C. §110(d) does not expressly include the exclusive jurisdiction of constitutional
3 states.
4 2.9.3. The default definition of “The STATES” is provided in 4 U.S.C. §110(d) as:

5 [4 U.S. Code §110 – The States](#)

6 *(d)The term “State” includes any Territory or possession of the United States.*

- 7 2.9.4. The term “foreign country” is defined in the regulations at 26 C.F.R. §301.7701(b)-2(b) as INCLUDING “The States”
8 above:

9 [26 C.F.R. §301.7701\(b\)-2 - Closer connection exception.](#)

10 **(b) Foreign country.**

11 *For purposes of section 7701(b) and the regulations thereunder, the term “foreign country” when used in a*
12 *geographical sense includes any territory under the sovereignty of the United Nations or a government other than*
13 *that of the United States. It includes the territorial waters of the foreign country (determined in accordance with*
14 *the laws of the United States), and the seabed and subsoil of those submarine areas which are adjacent to the*
15 *territorial waters of the foreign country and over which the foreign country has exclusive rights, in accordance*
16 *with international law, with respect to the exploration and exploitation of natural resources. **It also includes the***
17 ***possessions and territories of the United States.***

- 18 2.9.5. The term “United States” is legally defined in the regulations as EXCLUDING “The States” in 4 U.S.C. §110(d) above
19 also:

20 [26 C.F.R. §301.7701-7 - Trusts—domestic and foreign.](#)

21 **(3) Definitions.**

22 *The following definitions apply for purposes of this section:*

23 **(i) Court.**

24 *The term court includes any federal, state, or local court.*

25 **(ii) The United States.**

26 *The term the United States is used in this section in a geographical sense. Thus, for purposes of the court test, the*
27 *United States includes only the States and the District of Columbia. See section 7701(a)(9). **Accordingly, a court***
28 ***within a territory or possession of the United States or within a foreign country is not a court within the***
29 ***United States.***

30 Note in the above that “state” is lower case, implying that it is legislatively FOREIGN in respect to the sovereignty
31 enacting the above interpretive regulation. Note also that the CONSTITUTIONAL status of the Union are NOWHERE
32 mentioned and are therefore purposefully excluded under the rules of statutory construction.

- 33 2.9.6. People born and domiciled in ONE of the 4 U.S.C. §110(d) “States” are identified as “nonresidents, not a citizen of the
34 United States” for the purpose of the ENTIRE Title 26!

35 [26 U.S. Code § 2209 - Certain residents of possessions considered nonresidents not citizens of the United States](#)

36 *A decedent who was a citizen of the United States and a resident of a possession thereof at the time of his death*
37 *shall, for purposes of the tax imposed by this chapter, **be considered a “nonresident not a citizen of the United***
38 ***States” within the meaning of that term wherever used in this title, but only if such person acquired his United***
39 ***States citizenship solely by reason of (1) his being a citizen of such possession of the United States, or (2) his***
40 ***birth or residence within such possession of the United States.***

41 *(Added Pub. L. 86–779, § 4(b)(1), Sept. 14, 1960, 74 Stat. 999.)*

- 42 3. Provide the following information to me about how you use personal information about me:
43 3.1. Exactly who you disclose it to and under what circumstances.
44 3.2. Exactly WHAT you disclose.
45 3.3. The full text of any agreement with third parties that you disclose it to.
46 3.4. What reports you file against your account holders to government agencies or regulators and the name and contact information
47 of those agencies, such as:
48 3.4.1. Suspicious Activity Reports (SARs).
49 3.4.2. Currency Transaction Reports (CTRs).

50 Responding to this correspondence with any of the following tactics shall be interpreted as an admission that you are violating the legal
51 rights of the applicant or account holder, seek to cover it up, and are therefore in “risk management” mode awaiting litigation for doing so:

- 52 1. Rapidly closing the trouble ticket this correspondence without dealing with all the issues herein.

- 1 2. Abruptly closing the account without full explanation.
- 2 3. Ignoring all communication beyond this point.
- 3 4. Refusing to address exactly what information you need and why you think its lawful to ask for it.

4 **5 Know Your Customer (KYC) Legal Requirements for Financial Institutions in the United States**

5 USA Patriot Act Section 326 requires banks and other financial institutions to have a Customer Identification Program (CIP). These
6 requirements are also found in 31 C.F.R. §1020.220¹. These Know Your Customer (KYC) regulations mandate that banks collect specific
7 information to verify the identity of their customers. Here are the key requirements:

- 8 1. Name: Banks must obtain the customer's full legal name.
- 9 2. Date of Birth: For individual customers, the bank needs to record their date of birth.
- 10 3. Address: The customer's residential or business street address is required.
- 11 4. Identification Number: Banks must collect an identification number, which can be a government-issued ID (such as a passport or
12 driver's license) or another unique identifier. There is NO requirement to disclose a Social Security number as the identifying
13 number.

14 The above requirements are found in 31 C.F.R. §1020.220(a):

15 § 1020.220 Customer identification program requirements for banks.

16 (a) Customer Identification Program: minimum requirements—

17 (1) In general.

18 *A bank required to have an anti-money laundering compliance program under the regulations implementing 31*
19 *U.S.C. 5318(h), 12 U.S.C. 1818(s), or 12 U.S.C. 1786(q)(1) must implement a written Customer Identification*
20 *Program (CIP) appropriate for the bank's size and type of business that, at a minimum, includes each of the*
21 *requirements of paragraphs (a)(1) through (5) of this section. The CIP must be a part of the anti-money*
22 *laundering compliance program.*

23 (2) Identity verification procedures.

24 *The CIP must include risk-based procedures for verifying the identity of each customer to the extent reasonable*
25 *and practicable. The procedures must enable the bank to form a reasonable belief that it knows the true identity*
26 *of each customer. These procedures must be based on the bank's assessment of the relevant risks, including those*
27 *presented by the various types of accounts maintained by the bank, the various methods of opening accounts*
28 *provided by the bank, the various types of identifying information available, and the bank's size, location, and*
29 *customer base. At a minimum, these procedures must contain the elements described in this paragraph (a)(2).*

30 (i) Customer information required—

31 (A) In general.

32 *The CIP must contain procedures for opening an account that specify the identifying information that will be*
33 *obtained from each customer. Except as permitted by paragraphs (a)(2)(i)(B) and (C) of this section, the bank*
34 *must obtain, at a minimum, the following information from the customer prior to opening an account:*

35 (1) *Name;*

36 (2) *Date of birth, for an individual;*

37 (3) *Address, which shall be:*

38 (i) *For an individual, a residential or business street address;*

39 (ii) *For an individual who does not have a residential or business street address, an Army Post Office*
40 *(APO) or Fleet Post Office (FPO) box number, or the residential or business street address of next of kin*
41 *or of another contact individual; or*

42 (iii) *For a person other than an individual (such as a corporation, partnership, or trust), a principal*
43 *place of business, local office, or other physical location; and*

44 (4) *Identification number, which shall be:*

45 (i) *For a U.S. person, a taxpayer identification number; or*

46 (ii) *For a non-U.S. person, one or more of the following: A taxpayer identification number; passport*
47 *number and country of issuance; alien identification card number; or number and country of issuance*
48 *of any other government-issued document evidencing nationality or residence and bearing a*
49 *photograph or similar safeguard.*

50 NOTE TO PARAGRAPH (A)(2)(I)(A)(4)(II):

¹ See: <https://www.law.cornell.edu/cfr/text/31/1020.220>

1 When opening an account for a foreign business or enterprise that does not have an identification number, the
2 bank must request alternative government-issued documentation certifying the existence of the business or
3 enterprise.

4 (B) **Exception for persons applying for a taxpayer identification number.** Instead of obtaining a taxpayer
5 identification number from a customer prior to opening the account, the CIP may include procedures for opening
6 an account for a customer that has applied for, but has not received, a taxpayer identification number. In this
7 case, the CIP must include procedures to confirm that the application was filed before the customer opens the
8 account and to obtain the taxpayer identification number within a reasonable period of time after the account is
9 opened.

10 (C) **Credit card accounts.** In connection with a customer who opens a credit card account, a bank may obtain
11 the identifying information about a customer required under paragraph (a)(2)(i)(A) by acquiring it from a third-
12 party source prior to extending credit to the customer.

13 (ii) **Customer verification.** The CIP must contain procedures for verifying the identity of the customer, using
14 information obtained in accordance with paragraph (a)(2)(i) of this section, within a reasonable time after the
15 account is opened. The procedures must describe when the bank will use documents, non-documentary methods,
16 or a combination of both methods as described in this paragraph (a)(2)(ii).

17 (A) **Verification through documents.** For a bank relying on documents, the CIP must contain procedures that
18 set forth the documents that the bank will use. These documents may include:

19 (1) For an individual, unexpired government-issued identification evidencing nationality or residence
20 and bearing a photograph or similar safeguard, such as a driver's license or passport; and

21 (2) For a person other than an individual (such as a corporation, partnership, or trust), documents
22 showing the existence of the entity, such as certified articles of incorporation, a government-issued
23 business license, a partnership agreement, or trust instrument.

24 (B) **Verification through non-documentary methods.** For a bank relying on non-documentary methods, the
25 CIP must contain procedures that describe the non-documentary methods the bank will use.

26 (1) These methods may include contacting a customer; independently verifying the customer's identity
27 through the comparison of information provided by the customer with information obtained from a
28 consumer reporting agency, public database, or other source; checking references with other financial
29 institutions; and obtaining a financial statement.

30 (2) The bank's non-documentary procedures must address situations where an individual is unable to
31 present an unexpired government-issued identification document that bears a photograph or similar
32 safeguard; the bank is not familiar with the documents presented; the account is opened without
33 obtaining documents; the customer opens the account without appearing in person at the bank; and
34 where the bank is otherwise presented with circumstances that increase the risk that the bank will be
35 unable to verify the true identity of a customer through documents.

36 (C) **Additional verification for certain customers.** The CIP must address situations where, based on the bank's
37 risk assessment of a new account opened by a customer that is not an individual, the bank will obtain information
38 about individuals with authority or control over such account, including signatories, in order to verify the
39 customer's identity. This verification method applies only when the bank cannot verify the customer's true identity
40 using the verification methods described in paragraphs (a)(2)(ii)(A) and (B) of this section.

41 (iii) **Lack of verification.** The CIP must include procedures for responding to circumstances in which the bank
42 cannot form a reasonable belief that it knows the true identity of a customer. These procedures should describe:

43 (A) When the bank should not open an account;

44 (B) The terms under which a customer may use an account while the bank attempts to verify the customer's
45 identity;

46 (C) When the bank should close an account, after attempts to verify a customer's identity have failed; and

47 (D) When the bank should file a Suspicious Activity Report in accordance with applicable law and regulation.

48 The procedures for verifying this information should be **risk-based** and reasonable. Banks assess relevant risks, considering factors like
49 account types, methods of account opening, available identifying information, the bank's size, location, and customer base². In summary,
50 KYC ensures that banks know their customers well enough to prevent fraud, money laundering, and other illicit activities.

51 **6 Social Security Number Disclosure**

52 The specific KYC identification requirements are found in 31 C.F.R. §1020.220(a)(2)(i)(A) above. With respect to IDENTIFYING
53 numbers, the requirement for "nonresident aliens" defined in 26 U.S.C. §7701(b)(1)(B) is:

54 31 C.F.R. §1020.220(a)(2)(i)(A)(4)(ii)

² See: <https://www.fdic.gov/news/financial-institution-letters/2021/fil21012b.pdf>

(4) Identification number, which shall be:

(i) ~~For a U.S. person, a taxpayer identification number; or~~

(ii) For a non-U.S. person, one or more of the following:

[1] A taxpayer identification number;

[2] passport number and country of issuance;

[3] alien identification card number;

[4] or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

NOTE TO PARAGRAPH (A)(2)(I)(A)(4)(II):

When opening an account for a foreign business or enterprise that does not have an identification number, the bank must request alternative government-issued documentation certifying the existence of the business or enterprise.

[SOURCE: <https://www.law.cornell.edu/cfr/text/31/1020.220>]

Note that financial institutions are NOT required by the above to collect a Social Security Number, but ONLY an “identification number” as described above. Even the 1040NR tax return doesn’t call the number on the form a Social Security Number, but “Your identifying number” consistent with the above.³ If they therefore insist on collecting a Social Security Number, and especially one that you are NOT eligible for and have notified the government you are ineligible for, it would be FRAUD to give them a STATUTORY Social Security Number.

Further, “nonresident aliens” not engaged in a STATUTORY “trade or business” under 26 U.S.C. §7701(a)(26) are SPECIFICALLY exempted from the need to provide EITHER a Taxpayer Identification Number or a Social Security number by the following authorities:

1. 26 C.F.R. §301.6109-1(b)(2).
2. 31 C.F.R. §1020.410(b)(3)(x).
3. 31 C.F.R. §306.10 and Part II.

If you would like a form documenting this exemption, we encourage you to use the following form off our website:

[W-8SUB](https://sedm.org/Forms/04-Tax/2-Withholding/W-8SUB.pdf), Form #04.231
<https://sedm.org/Forms/04-Tax/2-Withholding/W-8SUB.pdf>

If financial institutions balk at treating an American National born anywhere in the COUNTRY “United States” as a nonresident alien, you can refer them to the following FREE exhaustive proof on our website, all of which is also referenced in the above form W-8SUB Frequently Asked Questions:

1. Nonresident Alien Position Course, Form #12.045
<https://sedm.org/LibertyU/NRA.pdf>
2. Proof that American Nationals are Nonresident Aliens, Form #09.081
<https://sedm.org/Forms/09-Procs/ProofAnNRA.pdf>
3. Rebutted False Arguments about the Nonresident Alien Position When Used by American Nationals, Form #08.031
<https://sedm.org/Forms/08-PolicyDocs/RebArgNRA.pdf>

7 Definitions of terms used on all forms and online forms provided by Account Holder to Website Provider

The term “Permanent Address” is hereby defined in all records about the Account Holder, including the website the information is entered on, as follows:

The term “Permanent Address” means all of the following:

1. *A fictitious random address made up by Account Holder which is NOT a domicile, NOT a STATUTORY “residence”, and not or place of abode of the Account Holder.*

2. *Information entered or provided UNDER duress, because the Website Provider threatened to close the account without one and/or would not allow information required on the form to be accepted WITHOUT specifying a specific REAL or verifiable address.*

3. *Information that may not be disclosed to any party OTHER than the Website Provider and which there are financial penalties for all such disclosures.*

³ See: <https://www.irs.gov/pub/irs-pdf/f1040nr.pdf>

4. Information which is not for use in delivering mail or legal service of process.

5. Information which may NOT be put a commercial use that would benefit anyone OTHER than the Account Holder.

6. Information which is the property NOT of the Website Provider but the Account Holder, and therefore requires the express written permission of the Account Holder in writing to share with anyone other than Website Provider.

7. Information which is NOT consistent with the following definition:
<https://www.lawinsider.com/dictionary/permanent-address>

8 Civil Status of Account Holder

The Civil Status of the Account Holder is Nonresident Alien as defined in [26 U.S.C. §7701\(b\)\(1\)\(B\)](#). He or she is NOT a statutory “U.S. person” as indicated in [26 U.S.C. §7701\(a\)\(30\)](#). This determination is based upon the following facts:

1. The legal definition of the statutory “United States” found in [26 U.S.C. §7701\(a\)\(9\)](#) and (a)(10), 4 U.S.C. §110(d).
2. The fact that income tax is based on DOMICILE, not NATIONALITY per the U.S. Supreme Court in [Lawrence v. State Tax Commission, 286 U.S. 276 \(1932\)](#).⁴
3. The fact that those human beings who participate in the tax system do so voluntarily, as proven in:

How State Nationals Volunteer to Pay Income Tax , Form #08.024 https://sedm.org/Forms/08-PolicyDocs/HowYouVolForIncomeTax.pdf

The account to which any and all transactions relating to this document was either opened with a W-8BEN voluntarily, or a W-9 was compelled under illegal duress to open the account, usually because of one of the following two MALICIOUS mistakes:

1. The financial institution ILLEGALLY made up their OWN definition of “nonresident alien” that conflicts with the one found in [26 U.S.C. §7701\(b\)\(1\)\(B\)](#), which defines a “nonresident alien individual” as someone who is NEITHER a STATUTORY “citizen” nor a STATUTORY “resident”. Instead, the financial institution INCORRECTLY defined “nonresident alien” as an ALIEN (foreign national) who is a “nonresident”. Not all STATUTORY “nonresident aliens” under [26 U.S.C. §7701\(b\)\(1\)\(B\)](#) are “aliens” (foreign nationals) born nor naturalized in a foreign COUNTRY. People born in states of the Union are ALSO “nonresident aliens” by default. More proof of this is found in:
 - 1.1. [About IRS Form W-8BEN](#), Form #04.202, Section 14
<https://sedm.org/Forms/04-Tax/2-Withholding/W-8BEN/AboutIRSFormW-8BEN.htm>
 - 1.2. [Nonresident Alien Position Course](#), Form #12.045
<https://sedm.org/LibertyU/NRA.pdf>
 - 1.3. [Proof that American Nationals are Nonresident Aliens](#), Form #09.081
<https://sedm.org/Forms/09-Procs/ProofAnNRA.pdf>
 - 1.4. [Rebutted False Arguments about the Nonresident Alien Position When Used by American Nationals](#), Form #08.031
<https://sedm.org/Forms/08-PolicyDocs/RebArgNRA.pdf>
2. The financial institution incorrectly and fraudulently interpreted the geographical definition of “United States” as defined in [26 U.S.C. §7701\(a\)\(9\)](#) and (a)(10) as including land under the exclusive jurisdiction of a constitutional state.

[26 U.S. Code § 7701 - Definitions](#)

(a)When used in this title, where not otherwise distinctly expressed or manifestly incompatible with the intent thereof—

(9)UNITED STATES

The term “[United States](#)” when used in a geographical sense includes only the [States](#) and the District of Columbia.

(10)STATE

The term “[State](#)” shall be construed to include the District of Columbia, where such construction is necessary to carry out provisions of this title.

Neither banks and financial institutions nor even courts or Executive Branch employees are legislative bodies. They CANNOT on a whim add or remove anything they want from the definition of “nonresident alien” or “United States” by mere internal policy. Criminal consequences would ensue if they DID. For proof that geographical United States does NOT include areas within the exclusive jurisdiction of a constitutional state, see:

- 2.1. [An Investigation Into the Meaning of the Term "United States"](#) (OFFSITE LINK)- statutory definitions of geographical tax terms. Family Guardian Fellowship
<https://famguardian.org/Subjects/Taxes/ChallJurisdiction/Definitions/freemaninvestigation.htm>

⁴ See the following free resource for proof: [Why Domicile and Becoming a “Taxpayer” Require Your Consent](#), Form #05.002; <https://sedm.org/Forms/05-MemLaw/Domicile.pdf>.

2.2. *Citizenship, Domicile, and Tax Status Options*, Form #10.002
<https://sedm.org/Forms/10-Emancipation/CitDomTaxStatusOptions.pdf>

2.3. *Citizenship Status v. Tax Status*, Form #10.011
<https://sedm.org/Forms/10-Emancipation/CitizenshipStatusVTaxStatus/CitizenshipVTaxStatus.htm>

3. The result of such malicious and in this case willful misapplication of the law by the financial institution is criminal identity theft as documented in:

Identity Theft Affidavit, Form #14.020
[https://sedm.org/Forms/14-PropProtection/Identity Theft Affidavit-f14039.pdf](https://sedm.org/Forms/14-PropProtection/Identity%20Theft%20Affidavit-f14039.pdf)

In the event that a W-9 is on file for the account submitted under duress even though the Account Holder is a “nonresident alien”, then:

1. The term “U.S. person” as used on the W-9 means a nonresident alien in a constitutional state, and not the statutory “U.S. person” described in [26 U.S.C. §7701\(a\)\(30\)](#).

2. The term “U.S.” as used on the Form W-9 means a foreign jurisdiction outside of the exclusive jurisdiction of the national government and within the exclusive jurisdiction of a Constitutional state.

3. The following affidavit of duress relating to the duress is hereby stipulated to be correct by all parties concerned:

Affidavit of Duress: Illegal Tax Enforcement by De Facto Officers, Form #02.005
<https://sedm.org/Forms/02-Affidavits/AffOfDuress-Tax.pdf>

Regardless of whether duress was applied in submitting the WRONG withholding form such as a W-9, the civil legal status of the Account Holder is further exhaustively described in the following documents which form a MANDATORY attachment to all account application paperwork and which supersede any withholding documents on file at all affected banks or financial institutions:

1. *Affidavit of Citizenship, Domicile, and Tax Status*, Form #02.001- Boxes 11.7 and 12.2 checked.
<https://sedm.org/Forms/02-Affidavits/AffCitDomTax.pdf>

2. *Tax Form Attachment*, Form #04.201
<https://sedm.org/Forms/04-Tax/2-Withholding/TaxFormAtt.pdf>

3. *Citizenship, Domicile, and Tax Status Options*, Form #10.003
<https://sedm.org/Forms/10-Emancipation/CitDomTaxStatusOptions.pdf>

4. *Why It Is Illegal for Me to Request or Use a Taxpayer Identification Number*, Form #04.205
<https://sedm.org/Forms/04-Tax/2-Withholding/WhyTINIllegal.pdf>

9 **Foreign Bank Account Reporting (FBAR) requirement relating to affected account(s)**

Because Account Holder is NOT a statutory “U.S. person” under [26 U.S.C. §7701\(a\)\(30\)](#) and does not file RESIDENT 1040 forms, then there is NO requirement to report the affected account(s) pursuant to the following authorities or any accounts to which funds in the affected account might be wired:

- 5 U.S.C. §301
<https://www.law.cornell.edu/uscode/text/5/301>
- 31 U.S.C. §5314
<https://www.law.cornell.edu/uscode/text/31/5314>
- 31 C.F.R. Chapter X-FINCEN, Part 1010-General Provisions
<https://www.law.cornell.edu/cfr/text/31/part-1010/subpart-C>
- 31 C.F.R. Subpart C-Reports Required to be Made
<https://www.law.cornell.edu/cfr/text/31/part-1010/subpart-C>
- 31 C.F.R. §1010.350-Reports of foreign financial accounts
<https://www.law.cornell.edu/cfr/text/31/1010.350>
- 31 C.F.R. §1010.360-Reports of transactions with foreign financial agencies
<https://www.law.cornell.edu/cfr/text/31/1010.360>
- Public Law 91-508
<https://famguardian.org/Subjects/MoneyBanking/Banks/PublicLaw-91-508.pdf>

More on the subject of FBAR reporting can be found at:

Money Banking, and Credit Page, Section 8.6: Foreign Bank Account Reporting -Family Guardian Fellowship
<https://famguardian.org/Subjects/MoneyBanking/MoneyBanking.htm#FBAR>

10 **Accuracy and Redaction Provisions**

If this form in its entirety and all documents referenced by this form are NOT included and admitted in unredacted form in any and all disclosures by Website Provider about the Account Holder and his/her transactions or activities and any and all litigation relating to Account Holder about this account, then the Account Holder hereby declares such disclosures to be FALSE, FRAUDULENT, PERJURIOUS (18

1 U.S.C. §§1001 and 1621), an obstruction of justice (18 U.S.C Chapter 73), and in violation of criminal laws relating to false computer
2 records at 18 U.S.C. §1030. Recipient also stipulates that this is true by virtue of the PRIVILEGE and beneficial and commercial use or
3 abuse of information about and property of the Account Holder.

4 **11 Privacy Provisions**

5 Information submitted to the Website Provider is the exclusive property of the Account Holder on temporary loan to the Website Provider
6 with legal strings attached. Provisions regulating the use of such property are indicated below, and are mandatory in the case of all
7 commercial or civil statutory enforcement uses of information provided by Account Holder to Website Provider:

<p><i>Privacy Agreement</i>, Form #06.014 https://sedm.org/Forms/06-AvoidingFranch/PrivacyAgreement.pdf</p>

8 **12 Negligent Disregard for the laws documented herein constitutes consent to pay damages**

9 A disregard or negligent disregard for the laws and conditions described herein by the Website Provider relating to Account Holder and
10 assets on account by any of the following means shall constitute consent to pay all legal fees and damages in defending against the
11 consequences of such negligence resulting from wrongful criminal prosecution, wrongful tax collection activity relating to any of the
12 following:

- 13 1. False or inaccurate Suspicious Activity Reports (SARs).
- 14 2. Information return reporting on the affected accounts, none of which is legally authorized.

15

1 **13 Perjury Statement**

2 I solemnly promise that I will do my best to protect your interests and not use your services to knowingly violate any law, as the laws are
3 explained here.

4 I certify under penalty of perjury from without the statutory geographical "United States" in 28 U.S.C. §1746(1) and from within the
5 exclusive jurisdiction of a constitutional state within the "United States of America" that all the law and facts provided by me in this
6 document are true, correct, and complete to the best of my knowledge and ability.

Signature:	Date:
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