

Self-Certification of Late Rollover Contribution

Please return this completed form through one of the following methods:

► **Digital Banking:** Attach signed form to eMessage► **Fax Number:** (703) 206-4250 ► **Visit your local branch**► **Mail:** PO Box 3001, Merrifield, VA 22119-3001

Access No.

This form is only used for self-certification of a late rollover contribution to an IRA or ESA where the individual missed the 60-day period to rollover an IRA/ESA distribution and has a qualifying reason for the delay.

NOTE: Use NFCU 876 when the rollover is within the 60-day period.

Name: First	MI	Last	Suffix
Address: Street	City	State	ZIP Code
IRA/ESA Account Number	Amount of Rollover Contribution	Transfer from Account (if applicable)	

Pursuant to Internal Revenue Service (IRS) Revenue Procedure 2020-46, I certify that my contribution of \$ missed the 60-day rollover deadline for the reason(s) listed below under Reasons for Late Contribution. I am making this contribution as soon as practicable after the reason or reasons listed below no longer prevent me from making the contribution. I understand that this certification concerns only the 60-day requirement for a rollover and that, to complete the rollover, I must comply with all other tax law requirements for a valid rollover and with your rollover procedures.

Pursuant to Revenue Procedure 2020-46, unless you have actual knowledge to the contrary, you may rely on this certification to show that I have satisfied the conditions for a waiver of the 60-day rollover requirement for the amount identified above. You may not rely on this certification in determining whether the contribution satisfies other requirements for a valid rollover.

Reasons for Late Contribution

I missed the 60-day rollover deadline for the following reason(s) (check all that apply):

- ☒ An error was committed by the financial institution making the distribution or receiving the contribution.
- ☒ The distribution was in the form of a check, and the check was misplaced and never cashed.
- ☒ The distribution was deposited into and remained in an account that I mistakenly thought was a retirement plan or IRA.
- ☒ My principal residence was severely damaged.
- ☒ One of my family members died.
- ☒ I or one of my family members was seriously ill.
- ☒ I was incarcerated.
- ☒ Restrictions were imposed by a foreign country.
- ☒ A postal error occurred.
- ☒ The distribution was made on account of an IRS levy, and the proceeds of the levy have been returned to me.
- ☒ The party making the distribution delayed providing information that the receiving plan or IRA required to complete the rollover despite my reasonable efforts to obtain the information.
- ☒ The distribution was made to a state unclaimed property fund.

Signature

By signing this section, I certify:

1. I declare that the representations made in this certification are true and that the IRS has not previously denied a request for a waiver of the 60-day rollover requirement with respect to a rollover of all or part of the distribution to which this contribution relates.
2. I understand that in the event I am audited and the IRS does not grant a waiver for this contribution, I may be subject to income and excise taxes, interest, and penalties. If the contribution is made to an IRA, I understand you will report the contribution to the IRS.
3. I also understand that I should retain a copy of this signed certification with my tax records.
4. I assume full responsibility for this late rollover transaction and will not hold the Plan Administrator, Trustee, Custodian, or Issuer of either the distributing or receiving plan liable for any adverse consequences that may result.
5. I have been advised to see a tax advisor due to the important tax consequences of this rollover transaction.

Member Signature ►	Date (MM/DD/YY)
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Rules and Conditions Applicable to Late Rollover Contributions

Rollover Limitations: Only one distribution from an IRA (Traditional, Roth, or SIMPLE) may be rolled over in a 12-month period, regardless of the number of IRAs you own. You are also permitted to roll over only one distribution from a Coverdell ESA in a 12-month period, regardless of the number of ESAs you own.

Tax Implications: IRS reporting requirements apply for any distribution in which the IRA/ESA holder takes possession of the funds. Rollover distributions are reported as either a premature or normal distribution depending on age, via IRS Form 1099R or 1099Q (ESA distributions). The IRS is notified that these funds have been applied to an IRA/ESA account as a self-certificated late rollover via IRA Form 5498 or 5498ESA; more specifically, these transactions are identified as Rollover Contributions.

Required Minimum Distribution Rollover Restriction: If this rollover is being made during or after the year in which you turn 73, the required minimum distribution from all of your IRA(s) must be withdrawn prior to the rollover (Note: this restriction applies to Traditional and SEP IRAs only).

For more information on rollover limitations, you may wish to obtain IRS Publication 590-A, Contributions to Individual Retirement Arrangements (IRAs) and IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs) or Revenue Procedure 2020-46 from the IRS or refer to the IRS website at www.irs.gov.