

# Table of Contents

<b>Who Must File an FBAR?</b> .....	<b>1</b>
<b>Definitions</b> .....	<b>1</b>
U.S. person .....	1
Financial interest .....	3
Foreign Financial Account .....	4
Signature authority .....	6
<b>Filing Requirements</b> .....	<b>10</b>
Filing threshold .....	11
<b>FinCEN Form 114 and BSA E-Filing</b> .....	<b>26</b>
<b>Amended FBAR</b> .....	<b>29</b>
<b>FBAR Recordkeeping</b> .....	<b>29</b>
<b>Penalties for Failure to File</b> .....	<b>30</b>
Civil monetary penalties.....	30
Criminal penalties .....	31
<b>Filing Delinquent FBARs</b> .....	<b>38</b>
Filing late with reasonable cause .....	39
Streamlined filing compliance procedures.....	44
<b>FATCA Regulations</b> .....	<b>46</b>
Additional FATCA terminology .....	47
<b>Index</b> .....	<b>48</b>