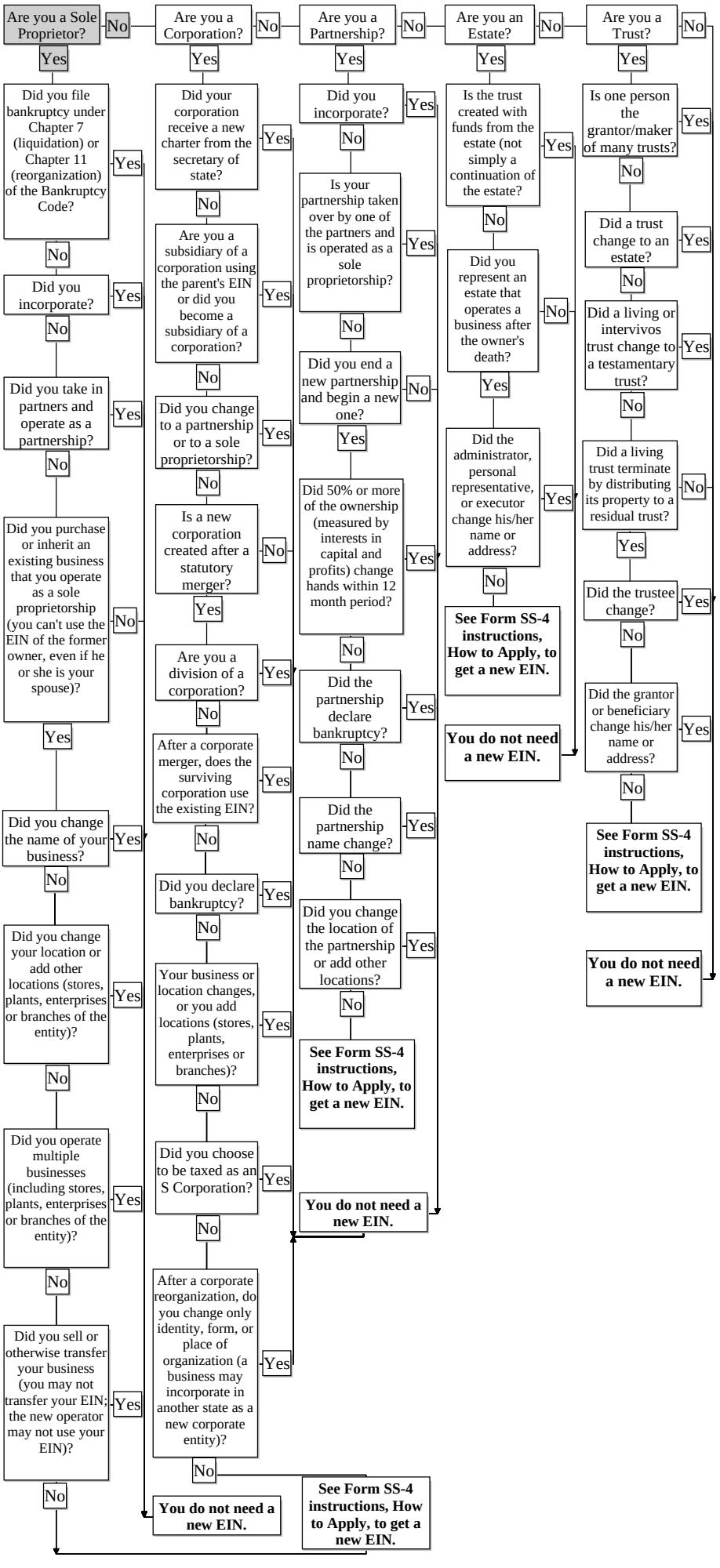New Employer Identification Number (EIN): when do you need it?