

Business Account Document Checklist (1 of 3)



We offer a variety of Business Banking Account types and each one requires unique documentation. Following are the Business Account types we offer and documents needed to open each one. Please review carefully so you are prepared when you visit a branch to open your new Business Account.

Business Accounts offered:

- CORPORATION
- GENERAL PARTNERSHIPS
- INCORPORATED NONPROFIT ORGANIZATION OR ASSOCIATION
- LIMITED LIABILITY CORPORATIONS (LLC'S)
- LIMITED LIABILITY PARTNERSHIP
- LIMITED PARTNERSHIP
- SOLE PROPRIETORSHIP
- UNINCORPORATED ASSOCIATIONS OR CLUBS

Documents needed for each account type:

CORPORATION

Documents to be provided by Business Account owner:

- Articles of Incorporation and Certificate of Incorporation
- Bylaws
- "Certificate of Good Standing" issued by the Secretary of State
- Copy of "Fictitious Name Registration" with Secretary of State (if applicable)
- Filed IRS certification of Tax ID #
- Secretary of State website shows the business as "Fictitious Active" (if applicable)

Credit Union documents to be completed by Business Account owner prior to account opening:

- Certification of Beneficial Owner(s)
- Resolution - Corporation:* A resolution defining individuals authorized to sign on the account

Credit Union documents to be completed at account opening:

- Business Account Application
- Business Account Assessment

GENERAL PARTNERSHIP

Documents to be provided by Business Account owner:

- Copy of "Fictitious Name Registration" with Secretary of State (if applicable)
- Filed IRS certification of Tax ID #
- Partnership Agreement
- Secretary of State website shows the business as "Fictitious Active" (if applicable)

Credit Union documents to be completed by Business Account owner prior to account opening:

- Certification of Beneficial Owner(s)
- Resolution - Partnership:* A resolution defining individuals authorized to sign on the account

Credit Union documents to be completed at account opening:

- Business Account Application
- Business Account Assessment

Business Account Document Checklist (2 of 3)

INCORPORATED NON-PROFIT ORGANIZATIONS OR ASSOCIATIONS

Documents to be provided by Business Account owner:

- Articles of Incorporation and “Certificate of Incorporation”
- Bylaws
- Filed IRS Certification of Tax ID # (if applicable)
- IRS Determination of Non-Profit Status *OR*
the application for IRS Determination of Non-Profit Status (if applicable)
- Copy of “Fictitious Name Registration” with Secretary of State (if applicable)
- Secretary of State website shows the business as “Fictitious Active” (if applicable)

Credit Union documents to be completed by Business Account owner prior to account opening:

- Certification of Beneficial Owner(s)
- Resolution - Nonprofit: A resolution defining officers authorized to sign on the account

Credit Union documents to be completed at account opening:

- Business Account Application
- Business Account Assessment

LIMITED LIABILITY COMPANY (LLC)

Documents to be provided by Business Account owner:

- Articles of Organization and Certificate of Organization
- Certificate of Good Standing issued by the Secretary of State
- Copy of “Fictitious Name Registration” with Secretary of State (if applicable)
- Filed IRS Certification of Tax ID # (single member LLCs using a SSN are exempt)
- Operating Agreement
- Secretary of State website shows the business as “Fictitious Active” (if applicable)

Credit Union documents to be completed by Business Account owner prior to account opening:

- Certification of Beneficial Owner(s)
- Resolution - LLC*: A resolution defining individuals authorized to sign on the account

Credit Union documents to be completed at account opening:

- Business Account Application
- Business Account Assessment

LIMITED LIABILITY PARTNERSHIP

Documents to be provided by Business Account owner:

- Certificate of “Good Standing” issued by the Secretary of State
- Certificate of “Limited Partnership” filed with Secretary of State
- Copy of “Fictitious Name Registration” with Secretary of State (if applicable)
- Filed IRS certification of Tax ID #
- Partnership Agreement
- Secretary of State website shows the business as “Fictitious Active” (if applicable)

Credit Union documents to be completed by Business Account owner prior to account opening:

- Certification of Beneficial Owner(s)
- Resolution - Limited Partnership*: A resolution defining individuals authorized to sign on the account

Credit Union documents to be completed at account opening:

- Business Account Application
- Business Account Assessment

Business Account Document Checklist (3 of 3)

LIMITED PARTNERSHIP

Documents to be provided by Business Account owner:

- Certificate of “Good Standing” issued by the Secretary of State
- Certificate of “Limited Partnership” filed with Secretary of State
- Copy of “Fictitious Name Registration” with Secretary of State (if applicable)
- Filed IRS certification of Tax ID #
- Partnership Agreement
- Secretary of State website shows the business as “Fictitious Active” (if applicable)

Credit Union documents to be completed by Business Account owner prior to account opening:

- Certification of Beneficial Owner(s)
- Resolution - Partnership:* A resolution defining individuals authorized to sign on the account

Credit Union documents to be completed at account opening:

- Business Account Application
- Business Account Assessment

SOLE PROPRIETORSHIP

Business documents to be provided by account owner:

- Copy of “Fictitious Name Registration” with Secretary of State
- Filed IRS Certification of Tax ID # (sole proprietorships using a SSN are exempt)
- Secretary of State website shows the business as “Fictitious Active”

Credit Union documents to be completed by Business Account owner prior to account opening:

- Limited POA - Sole Proprietor:* If a non-owner will sign on account, complete a Power of Attorney for authorization to sign

Credit Union documents to be completed at account opening:

- Business Account Application
- Business Account Assessment

UNINCORPORATED ASSOCIATIONS / CLUB ACCOUNTS

Business documents to be provided by account owner:

- Bylaws (or other similar governing document)
- Filed IRS Certification of Tax ID # (if applicable)
- Copy of “Fictitious Name Registration” with Secretary of State (if applicable)
- Secretary of State website shows the business as “Fictitious Active” (if applicable)

Credit Union documents to be completed by Business Account owner prior to account opening:

- Resolution - Unincorporated:* A resolution defining individuals authorized to sign on the account

Credit Union documents to be completed at account opening:

- Business Account Application
- Business Account Assessment