



BUSINESS ACCOUNT OPENING CHECKLIST

WHAT YOU'LL NEED

- Your business's tax identification number
- A valid email address
- Documents verifying your business's registration and your authority, based on your business type:
 - Sole Proprietorship
 - Partnership
 - Limited Liability Company
 - Corporation
 - Non-Profit Organization
 - Small Club, Group, or Civic Organization

Each signer must provide:

- Date of birth
- Social security number
- ONE unexpired primary form of ID**
 - US state issued drivers license, US state issued ID card, US military ID, US school ID (with photograph), US Passport
- ONE unexpired secondary form of ID**
 - Utility bill, credit/debit card, active insurance bill or card, AARP card, employment badge (with photograph), welfare card (including medicare, medicaid, and EBT card)

Beneficial owners (owns 25% or more of the business) and a control person (responsible for managing the business) must provide:

- Date of birth
- Social security number
- ONE copy of unexpired photo ID**
 - US state issued drivers license, US state issued ID card, US Passport

SOLE PROPRIETORSHIP

(in addition to the information requested above)
Beneficial owner and control person information is not required.

- Certificate of Assumed Business Name
- If business operates under a Tax ID Number other than the owner's social security number, provide **one** of the following:
 - Assignment of EIN Letter from the IRS
 - Copy of most recent tax return

PARTNERSHIP

(in addition to the information requested above)

General Partnership

- Certificate of Assumed Business Name
- Partnership Agreement
- Verification of Tax ID Number. Provide **ONE** of the following:
 - Assignment of EIN Letter from the IRS
 - Copy of most recent tax return

Limited Partnership

- Certificate of Limited Partnership
- Partnership Agreement
- Verification of Tax ID Number. Provide **ONE** of the following:
 - Assignment of EIN Letter from the IRS
 - Copy of most recent tax return

Limited Liability Partnership

- Registration of Limited Liability Partnership
- Partnership Agreement
- Verification of Tax ID Number. Provide **ONE** of the following:
 - Assignment of EIN Letter from the IRS
 - Copy of most recent tax return

LIMITED LIABILITY COMPANY

(in addition to the information requested above)

- Certified Articles of Organization
- Operating Agreement
- Verification of Tax ID Number. Provide **ONE** of the following:
 - Assignment of EIN Letter from the IRS
 - Copy of most recent tax return

CORPORATION

(in addition to the information requested above)

C Corporation

- Certified Articles of Incorporation
- Board Resolution or Letter from the board of directors
- Bylaws
- Verification of Tax ID Number. Provide **ONE** of the following:
 - Assignment of EIN Letter from the IRS
 - Copy of most recent tax return

S Corporation

- Certified Articles of Incorporation
- Verification of S Corporation filing status
- Verification of Tax ID Number. Provide **ONE** of the following:
 - Assignment of EIN Letter from the IRS
 - Copy of most recent tax return

NON-PROFIT ORGANIZATION

(in addition to the information requested above)
Only information for the control person is required

- Certified Articles of Incorporation
- Board Resolution or letter from the board of directors
- Bylaws
- IRS tax exemption form
- Verification of Tax ID Number. Provide **ONE** of the following:
 - Assignment of EIN Letter from the IRS
 - Copy of most recent tax return

SMALL CLUB, GROUP, OR CIVIC ORGANIZATION

(in addition to the information requested above)
Only information for the control person is required

- Certificate of Assumed Business Name
- Bylaws or Operating Agreement
- Meeting Minutes or Board Resolution
- Entity information of the governing body
- Verification of Tax ID Number. Provide **ONE** of the following:
 - Assignment of EIN Letter from the IRS
 - Copy of most recent tax return

HOW TO APPLY

- Online: 3riversfcu.org/bank/business-banking
- At one of our branches: 3riversfcu.org/locations

