



Thank you for your interest in opening a business/organizational account with Member One FCU. All accounts regardless of entity type are required to provide us with a signed W9 form and valid government issued identification for all authorized signers on the account. The following is a list of additionally required documentation for Business/Organizational accounts based on the entity type.

All documentation is required prior to account opening.

SOLE PROPRIETORSHIP

REQUIRED:

- A certificate of assumed or fictitious name that has been filed with the Clerk of the Circuit Courts office

A MINIMUM OF ONE ADDITIONAL ITEM LISTED BELOW:

- Business License
- EIN issue letter from the IRS
- If business has been in existence for more than six months, bank statements for the previous 90 days
- If business is new, 90 days of personal bank statements for the owner

LIMITED LIABILITY COMPANY/PARTNERSHIP

REQUIRED:

- Operating Agreement signed by all members of the LLC

A MINIMUM OF ONE ADDITIONAL ITEM LISTED BELOW:

- Certified Articles of Organization
- Certificate of Fact from the State Corporation Commission (only for companies that have been in existence for more than one year)
- Business License
- For existing business 90 days of business bank statements
- A certificate of assumed or fictitious name that has been filed with the Clerk of the Circuit Courts office (only required if the company is doing business under a different name)

CORPORATION

REQUIRED:

- By Laws

A MINIMUM OF ONE ADDITIONAL ITEM LISTED BELOW:

- Certified Articles of Incorporation from the State Corporation Commission
- Certificate of Good Standing (only for corporations that are at least one year old)
- Previous 90 days of company bank statements
- Business License
- A certificate of assumed or fictitious name that has been filed with the Clerk of the Circuit Courts office (only required if the company is doing business under a different name)

ORGANIZATION/ASSOCIATION

REQUIRED:

- EIN issue letter from the IRS
- Minutes from the organizations meeting showing current officers of the organization (signed by a minimum of two officers).

GENERAL PARTNERSHIP

REQUIRED:

- Signed and notarized partnership agreement

A MINIMUM OF ONE ADDITIONAL ITEM LISTED BELOW:

- EIN issue letter from the IRS
- Business License
- Previous 90 days of bank statements for the partnership

POLITICAL CAMPAIGN

REQUIRED:

- Statement of Organization
- EIN issue letter from the IRS

For MSB (Money Service Business) accounts additional information including, but not limited to, the company's registration number and BSA policy will be required.