



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 the following:

1. Signed W9 form
2. 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
- 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 (***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 (**required if the company is doing business under a different name**)

**Organization/Association**

**Required:**

- Letter from IRS showing tax identification number for organization
- Minutes from the organizations meeting showing current officers of the organization (signed by a minimum of two officers)
- If an authorized user is not an officer of the association/organization—copy of letter or authorization signed by an officer of the organization granting the authorized user authority to transact business under the EIN of the unincorporated association or organization

**General Partnership**

**Required:**

Signed and notarized partnership agreement

**A minimum of one of the following items is required:**

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

**Political Campaign**

**Required:**

Statement of Organization

EIN Issuance Letter from IRS

**Member One FCU does not offer accounts to Money Service Businesses, Marijuana Related Businesses, or Businesses involved in internet gambling.**