



PO BOX 12288  
ROANOKE, VA 24024  
MEMBERONEFCU.COM  
800.666.8811

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:***

Certificate of assumed or fictitious name filed with the Clerk of the Circuit Courts office (for filings prior to 01/01/2020) or the receipt from the State Corporation Commission for the Certificate of Assumed or Fictitious Name filed after 01/01/2020.

***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**

***Required:***

- Operating Agreement signed by all members of the LLC

***A minimum of one additional item listed below:***

- Certified Articles of Organization or a copy of documents pulled from the SCC website by business services department containing SCC control number.
- 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
- Certificate of assumed or fictitious name filed with the Clerk of the Circuit Courts office (for filings prior to 01/01/2020) or the receipt from the State Corporation Commission for the Certificate of Assumed or Fictitious Name filed after 01/01/2020. ***(Required if the company is doing business under multiple names)***
- EIN Issuance letter from IRS

## **ORGANIZATION/ASSOCIATION**

### ***Required:***

- EIN issuance letter from IRS
- Minutes from the organizations meeting showing current officers of the organization (signed by the secretary of the organization)

### ***May be required:***

- 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
- Certificate of assumed or fictitious name filed with the Clerk of the Circuit Courts office (for filings prior to 01/01/2020) or the receipt from the State Corporation Commission for the Certificate of Assumed or Fictitious Name filed after 01/01/2020. ***(Required only if doing business under any name that does not include the full names of all partners)***

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

- EIN Issuance Letter from the IRS
- Business License
- Previous 90 days of bank statements for the partnership

## **LIMITED LIABILITY PARTNERSHIP**

### ***Required:***

- Partnership Agreement
- Certificate of Assumed or Fictitious Name

### ***A minimum of one of the following items:***

- Certified Articles of Organization or recorded documents pulled from SCC website by Business Services
- Certificate of Fact (only for partnerships created for a minimum of one year)
- Business License
- Previous 90 Days of Business Bank Statements
- EIN Issuance Letter from IRS
- Certificate of assumed or fictitious name filed with the Clerk of the Circuit Courts office (for filings prior to 01/01/2020) or the receipt from the State Corporation Commission for the Certificate of Assumed or Fictitious Name filed after 01/01/2020. ***(Required if the company is doing business under multiple names)***



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## **CORPORATION**

### ***Required:***

- By Laws and Corporate Resolution

### ***A minimum of one additional item listed below:***

- Certified Articles of Incorporation or a copy of documents filed that are pulled from the SCC website by business services department containing the SCC control number
- Certificate of Good Standing (only for corporations that are at least one year old)
- Previous 90 days of company bank statements
- Business License
- EIN issuance letter from IRS
- Certificate of assumed or fictitious name filed with the Clerk of the Circuit Courts office (for filings prior to 01/01/2020) or the receipt from the State Corporation Commission for the Certificate of Assumed or Fictitious Name filed after 01/01/2020. ***(Required if the company is doing business under a different name)***

## **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.***