

## Business Account Documentation Requirements

A business's structure determines the documentation required to open a business account as listed below. All documentation names and vesting must match. **Original business documents MUST be provided. A valid Tax ID number (EIN) in the name of the business is required for all new accounts. Sole Proprietorships may use the owner's Social Security number (SSN) or an EIN.**

### Sole Proprietorship

- Filed** Fictitious Business Name Statement if owner's full name is **not** included in the business name

### General Partnership

- Filed** Fictitious Business Name Statement
- Partnership Agreement
- California Coast Credit Union (CCCU) Certification of Beneficial Ownership Form (Provided by CCCU)\*
  - Ownership Information must be completely filled out for anyone >25% ownership

### Limited Partnership

- Filed** Fictitious Business Name Statement
- Filed** Certificate of Limited Partnership (Form LP-1)
- Partnership Agreement
- California Coast Credit Union (CCCU) Certification of Beneficial Ownership Form (Provided by CCCU)\*
  - Ownership Information must be completely filled out for anyone >25% ownership

### Unincorporated Association or Unincorporated Non-Profit Organization

- Organization's Bylaws
- Signed meeting minutes listing authorized signers
- For **Unincorporated Non-Profit Organization** California Coast Credit Union (CCCU) Certification of Beneficial Ownership Form (Provided by CCCU)\*
  - Complete sections a, b, and d

### Corporation

- Articles of Incorporation and any amendments (**must** be stamped by the CA Secretary of State)
- Corporate Resolution (must be on business letterhead)
  - ALL Officers' names must be listed
  - Must designate WHO has authority to be an Authorized Signer (or to open bank accounts) – If not specified in Corporate Resolution, provide additional document on Business Letterhead and signed, granting authority to appropriate Authorized Signer
  - Document must be signed by an Officer
- Statement and Designation by Foreign Corporation (S&DC-S/N) (ONLY REQUIRED IF FORMED OUTSIDE OF CALIFORNIA) (Must be dated within the last 6 months)
- California Coast Credit Union (CCCU) Certification of Beneficial Ownership Form (Provided by CCCU)\*
  - Ownership Information must be completely filled out for anyone >25% ownership

### Limited Liability Partnership

- Filed** Fictitious Business Name Statement
- Filed** Limited Liability Partnership (Form LLP-1)
  - Business name and LLP-1 information must match all provided documents
- Partnership Agreement (Must be on business letterhead)

- All partner names must be listed along with signatures Must designate WHO has authority to be an Authorized Signer (or to open bank accounts) – If not specified in Partnership Agreement, provide additional document on Business Letterhead and signed, granting authority to appropriate Authorized Signer

- California Coast Credit Union (CCCU) Certification of Beneficial Ownership Form (Provided by CCCU)\*
- Ownership Information must be completely filled out for anyone >25% ownership

### Limited Liability Company

- Filed** Articles of Organization (Form LLC-1)
- If Articles of Organization is electronic, the document must include:
    - The **Filed** Secretary of State, State of California, stamp accompanied by
    - The California Secretary of State Electronic Certified Copy letter
- Statement of Information (Form LLC-12) dated within past 24 months
- Business name and Statement of Information must match all provided documents
  - California Secretary of State Stamp (ONLY CA state filings are acceptable)
- Operating Agreement (Must be on business letterhead)
- ALL Members'/Managers' names must be listed
  - Must designate WHO has authority to be an Authorized Signer (or to open bank accounts) – If not specified in Operating Agreement, provide additional document on Business Letterhead and signed, granting authority to appropriate Authorized Signer
  - Document must be signed by a Member/Manager
- Application to Register a Foreign Limited Liability Company (LLC) (LLC-5) (ONLY REQUIRED IF FORMED OUTSIDE OF CALIFORNIA) (Must be dated within the last 6 months)
- California Coast Credit Union (CCCU) Certification of Beneficial Ownership Form (Provided by CCCU)\*
- Ownership Information must be completely filled out for anyone >25% ownership

### Incorporated Association or Incorporated Non-Profit Organization

- Articles of Incorporation and any amendments (**must** be stamped by the CA Secretary of State)
- Business name and Articles of Incorporation information must match all provided documents
  - California Secretary of State Stamp (ONLY California state filings are acceptable)
- Statement and Designation by Foreign Corporation (S&DC-S/N) (ONLY REQUIRED IF FORMED OUTSIDE OF CALIFORNIA) (must be dated within the last 6 months)
- Corporate Resolution (must be on business letterhead)
- ALL Officers' names must be listed
  - Must designate WHO has authority to be an Authorized Signer (or to open bank accounts) – If not specified in Corporate Resolution, provide additional document on Business Letterhead and signed, granting authority to appropriate Authorized Signer
  - Document must be signed by an Officer
- California Coast Credit Union (CCCU) Certification of Beneficial Ownership Form (Provided by CCCU)\*
- Complete sections a, b, and d

**\*Certification of Beneficial Owner** To help the government fight financial crime, Federal regulation requires certain financial institutions to obtain, verify and record information about the beneficial owners of legal entity customers. For the purposes of this form, a legal entity includes a corporation, limited liability company, or other entity that is created by a filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States or a foreign country. Legal entity does not include sole proprietorships, unincorporated associations, or natural persons opening accounts on their own behalf.