



Association & Organization Documentation Checklist

Thank you for your choosing Orange County's Credit Union for your business account needs. In order to make your account opening experience as smooth as possible, a checklist of items needed for your account opening has been provided below. A Member Service Representative specializing in business accounts will contact you soon to address any questions you might have, and to setup an appointment to meet with you.

Individuals That Need To Be Present at Account Opening:

- An authorizing representative of the corporation must be present, such as President, Secretary Assistant Secretary, or Acting Secretary.
 - Any additional authorized signers must also be present.
 - Any owners who hold 25% beneficial ownership or more of the corporation must also be present.

Information Required to Open Account:

- Valid government identification for all signers and beneficial owners.
- Tax Identification Number: EIN for the association or organization.
 - If the association or organization is using the EIN of a national or regional organization, a letter authorizing the chapter to utilize the EIN must be provided.
- Business Documentation**
 - **Business Account Questionnaire** (Orange County's Credit Union document)
 - **Business Account Application & Agreement** (Orange County's Credit Union document)
 - Organizational banking resolution or similar document naming the authorized signers.
 - Fictitious Business Name Statement (FBN), including Proof of Publication, **if applicable**¹

If Association/Organization is incorporated:

- Completed BOSS² Authorization Letter (Orange County's Credit Union document)
- Filed Articles Incorporation
- Filed Statement of Information
- Corporate Bylaws
- Certificate of Status, **for foreign business entities only**³
 - If your corporation is registered in another state and you are operating in California, documentation filed with the California Secretary of State must be provided in order to be eligible for Membership with Orange County's Credit Union.

Account opening subject to the review and approval of consumer and business report, entity documentation and business information. Additional items may be requested as needed.

¹ A FBN is applicable if the corporation operates under an assumed named (DBA). Nonprofit corporations are not required to file a FBN.

² U.S. Treasury Financial Crimes Enforcement Network (FinCEN)'s Beneficial Ownership Secure System (BOSS) signed authorization letter. Not applicable for tax exempt entities.

³ A foreign business entity is an entity that is originally registered in another state and outside of California.