

Business Account Application

Date

Account Number

Customer Identification Requirements: To help the government fight the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify, and record information that identifies all new Credit Union Members. The Credit Union must also verify the identity of non-members added as signatories on accounts. In addition to verifying identification, the Credit Union must maintain a description of any document used for this purpose. Any documents used to verify identity will be secured in compliance with the Credit Union's Privacy Policy. If you are an existing member, we will need to verify and retain copies of any documents used to verify identity when you request new accounts or services.

We ask for your patience and understanding. Please remember this is a mandatory requirement and we must comply for your protection and the protection of our Country.

Part 1: General Information

Business Name

DBA

Address

City

State

ZIP

Mailing Address

City

State

Zip

Business Purpose

EIN

Telephone

Fax

Email

Website

Business Owner's Name

Business Owner's SSN

Part 2: Responsible Parties/Owners/Signers: Include all parties and use extra sheets as necessary.

Name

SSN

Date of Birth

Address

City

State

ZIP

Home Phone

Cell Phone

Name

SSN

Date of Birth

Address

City

State

ZIP

Home Phone

Cell Phone



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Part 3: Business Type (Select One)

If you select a business type other than Sole Proprietorship or NPO, you will need to complete the certification of Beneficial Owners at the back of this application.

- Sole Proprietorship**—attach registered business name statement, if any, and complete the attached *Sole Proprietor's Certification*
- NPO (Non-profit organization)**—attach IRS documentation, as well as any *Articles of Incorporation* or *Corporate Resolution*, authorizing establishment of financial institution accounts.
- Limited Partnership**—attach *Certificate of Limited Partnership* and registered business name statement, if any, and complete the attached *Limited Partnership Certification*
- Limited Liability Partnership**—attach LLP registration and registered business name statement, if any, and complete the attached *LLP Certification*
- Limited Liability Company**—attach *Articles of Organization* and registered business name statement, if any, and complete the attached *LLC Certification*
- General Partnership** (including joint ventures)—attach registered business name statement and *Certificate of Partnership*, if any, and complete the attached *General Partnership Certification*
- Unincorporated Association**—attach resolution that authorizes establishment of financial institution accounts. In lieu of a resolution, you may use the attached *Resolution Form*
- Corporation**—attach *Articles of Incorporation*, registered business name statement, if any, and corporate resolution authorizing establishment of financial institution accounts. In lieu of a resolution, you may use the attached *Resolution Form*

Part 4: Account and Loan Products

Please check off the products and services you are interested in for your new account. (Check all that apply) Some items below may require additional information from you to process. A Credit Union Representative will be in touch if that is the case.

- | | | |
|---|--|--|
| <input type="checkbox"/> Business Share Savings | <input type="checkbox"/> Commercial Real Estate Loans | <input type="checkbox"/> Bill Pay |
| <input type="checkbox"/> Business Money Market | <input type="checkbox"/> Unsecured Line of Credit | <input type="checkbox"/> Secured Term Loan |
| <input type="checkbox"/> Online Banking | <input type="checkbox"/> Business Checking | <input type="checkbox"/> Unsecured Term Loan |
| <input type="checkbox"/> Business Credit Card | <input type="checkbox"/> Visa Debit Card (requires checking) | |

Check the website (www.signaturefcu.org) for additional products and services, as well rates and information about what the Credit Union has to offer.



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Part 5: Account Agreement

By completing this application, I am requesting that Signature Federal Credit Union (the "Credit Union") open the account as indicated. I authorized the Credit Union to verify the information on this application with third parties and hold harmless those organizations from which information is obtained. I authorize the Credit Union to open new accounts with the same ownership and signature authorization upon deposit of funds by any authorized signer. I agree that the Credit Union may rely on the signature authority indication on this application until notified otherwise in writing. All accounts opened will be subject to Federal law and Credit Union bylaws, policies, and rules. By signing this application, I acknowledge receipt of and agree to the terms, conditions, rates, and charges established by the Credit Union for the type of account being opened as stated in the Credit Union's Deposit Account Agreement, Fee Schedule, Electronic Banking Disclosures, and Funds Availability disclosure as amended from time to time. I certify that the accounts opened will not be used for personal, family, or household purposes. I authorize the Credit Union to verify the information provided through the National Check Protection Service (NCPS), and understand the opening of this account is provisional, and subject to a satisfactory report from NCPS/EFunds/Chex Systems.

Print Name	Title	Signature	Date
Print Name	Title	Signature	Date
Print Name	Title	Signature	Date
Print Name	Title	Signature	Date

Part 6: TIN/EIN Certification & Backup Withholding (this must be completed for all accounts)

Under penalty of perjury, I certify that the number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me) and I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest and dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and I am a US Citizen or other US Person (defined in IRS form W9 General Instructions)

Business Taxpayer ID (TIN/EIN)

If this business is subject to backup withholding, check here:

Print Name	Title	Signature	Date
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Part 7: UIGEA Certification

In January, 2009, the Department of the Treasury and the Federal Reserve Board issued a joint ruling to prevent unlawful Internet gambling business from utilizing the banking system to process restricted transactions. The Credit Union will not process prohibited restricted transactions and will not open commercial accounts for businesses that engage in or process prohibited restricted transactions.

I hereby certify that I do not engage in an Internet gambling business.

Print Name	Title	Signature	Date
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Part 8: Sole Proprietor/General Partnership/Limited Partnership/LLC/LLP Certification

By signing below, I/we certify that (check one)

- I am the sole owner of the Sole Proprietorship requesting and depositing funds to this/these account(s)
- I am the general partner of the Limited Partnership requesting and depositing funds to this/these account(s)
- We are all partners of the General Partnership (or joint venture) requesting and depositing funds to this/these account(s)
- I/We am/are all of the managers/officers of the Limited Liability Corporation requesting and depositing funds into this/these account(s), or the statement below the signature line is checked.
- I/We am/are all the partners of the Limited Liability Partnership requesting and depositing funds to this/these account(s), or the statement below the signature lines is checked. This is not a fiduciary account such as an attorney-client trust account.
Print Name Title Signature

Print Name	Title	Signature	Date
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Print Name	Title	Signature	Date
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Print Name	Title	Signature	Date
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Print Name	Title	Signature	Date
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- I/We certify under penalty of perjury that I/we have the authority to bind this business entity to contractual obligations, including opening, closing, granting signature authority for, and depositing funds to and withdrawing funds from financial institution accounts.
- I/We agree on behalf of the named business entity to all terms stated on this application and separate account agreements provided to me/us.



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Corporate Resolution

I, _____, the undersigned Secretary, hereby certify to Signature Federal Credit Union ("the Credit Union"), that at a meeting of the Board of Directors of _____ ("the Corporation"), a corporation organized and existing under the laws of _____, duly called and duly held on the ____ day of _____, _____, the following Resolutions were duly adopted, and that the said Resolutions have been entered upon the regular minute books of the Corporation, are in accordance with the By-Laws, and are now in full force and effect.

RESOLVED:

1. The Officers of the Corporation, or any one or more of them, are hereby authorized to open an account or accounts from time to time with the Credit Union and its subsidiaries and affiliates (each being hereinafter referred to as "the Credit Union") for and in the name of the Corporation with such title or titles as he or they may designate.
2. The _____ (indicate by title person(s) authorized, e.g. President, Treasurer, etc) of the Corporation signing _____ (for purposes of signing items, indicate e.g., singly, any two, etc) and their successors and any other person hereinafter authorized by any means to sign on behalf of the Corporation ("Authorized Person(s)") are hereby authorized to sign, by hand or by facsimile (including, but not limited to, computer generated) signature(s), checks, drafts, notes, acceptances and other instruments (hereinafter each collectively referred to as "item(s)"). Notwithstanding the above, any Authorized Person is authorized singly to: (1) initiate Automated Clearing House ("ACH") debits without a signature; (2) initiate payments by use of Depository Transfer Checks ("DTC") without a signature other than the name of the Corporation printed on the DTC; or (3) give instructions, by means other than the signing of an item, with respect to any account transaction, including, but not limited to, the payment, transfer or withdrawal of funds by wire, computer or other electronic means, or otherwise, or of money, credits, items or property at any time held by the Credit Union for account of the Corporation ("Instructions").
3. The Credit Union is hereby authorized to honor and pay items, whether signed by hand or by facsimile (including, but not limited to, computer generated) signature(s). In the case of facsimile signature(s), the Credit Union is authorized to pay any item if the signature, regardless of how or by whom affixed, and whether or not the form of signature used on such item was actually prepared by or for Corporation, resembles the specimens filed with the Credit Union by the Corporation. The Credit Union is further authorized to honor and pay DTCs, ACHs, instructions, and other orders given singly by any Authorized Person, including such as may bring about or increase an overdraft and such as may be payable to or for the benefit of any Authorized Person or other Officer or employee individually; without inquiry as to the circumstances of the issuance or the disposition of the proceeds thereof and without limit as to amount.
4. The Credit Union is hereby authorized to accept for deposit, for credit, or for collection, or otherwise, items endorsed by any person or by stamp or other impression in the name of the Corporation without designation of the person so endorsing without inquiry as to the circumstances of the endorsement or the lack of endorsement or the disposition of the proceeds and that anyone affixing the endorsement may also waive demand, protest, and notice of protest or dishonor.
5. That any one of the Authorized Person(s) of the Corporation are hereby authorized to secure from the Credit Union one or more Business Banking Card(s) (the "Card(s)") on behalf of the Corporation which may be used by any cardholder named by such Authorized Person(s) to initiate electronic fund transactions as describe in the Membership Account Information Disclosures of Terms and Conditions, (the "Agreement") with respect to any and all such accounts of the Corporation as the Corporation or such Authorized Person(s) may designate, including without limitation, transfers from business credit line accounts. Such Authorized Person(s) be, and each of them hereby is, further authorized to execute and deliver in the name and on behalf of the Corporation and Agreement and supporting documentation governing the Issuance and use of such Cards with such changes, if any, as the Authorized Person(s) executing the same shall approve, and to otherwise conduct any business whatsoever relative to the account(s) and Cards as may be necessary or advisable in order to carry out the full intent and purposes of said Agreement and of these resolutions.

Indicate account numbers to be accessed by card(s)



Business Account Application

Corporate Resolution

6. The _____ (Indicate by title person(s) authorized, e.g., President, Treasurer, etc) of the Corporation, and each of them, and their successors in office, and any other person hereafter authorized on behalf of the Corporation to possess a card ACTING ALONE, may exercise all of the rights and privileges of the Corporation with regard to any account linked to the card.
7. The _____ (Indicate by title person(s) authorized, e.g., President, Treasurer, etc) of the Corporation, signing _____ (indicate how Notes, etc are to be signed e.g., singly, any two, etc) are hereby authorized to effect loans and advances and obtain credit at any time for the Corporation from the Credit Union (and guarantee on behalf of the Corporation the obligations of others to the Credit Union), secured or unsecured, and for such loans and advances and credit and guarantees to make, execute, and deliver promissory notes and other written obligations or evidence of indebtedness of the Corporation, applications for letters of credit, instruments of guarantee and indemnity and any agreements or undertakings, general or specific, with respect to any of the foregoing, and as security for the payment of hypothecate, mortgage, assign, transfer, grant liens and security interests in, give rights with respect to, endorse and deliver property of any description, real or personal, and any interest therein and evidence of any thereof at any time held by the Corporation, and to execute mortgages, deeds of trust, security agreements, instruments of transfer, assignment or pledge, powers of attorney and other agreements or instruments which may be necessary or desirable in connection therewith; and to execute and deliver instruments or agreements of subordination and assignment satisfactory to the Credit Union and also to give any orders or consents for the delivery, sale, exchange or other disposition of any property or interest therein or evidence thereof belonging to the Corporation and at any time in the hands of the Credit Union, whether as collateral or otherwise; and to execute and deliver such other agreements, instruments and documents and to do such other acts and things as may be necessary or desirable to be required by the Credit Union in connection with any of the foregoing and the Credit Union is hereby authorized to honor, accept, and execute any of the transactions described above.
8. All loans, discounts and advances heretofore obtained on behalf of the Corporation and all past transactions of a nature set forth herein including notes and other obligations or evidences thereof are hereby approved, ratified, and confirmed; and so long as this Corporation/Partnership/LLC is indebted to the Credit Union, the Credit Union shall have the right to inspect and audit at reasonable times and intervals, the collateral pledged to the Credit Union and any records pertinent thereto..
9. The Corporation does hereby give to the Credit Union a continuing lien for the amount of any and all liabilities and obligations of the Corporation to the Credit Union and claims of every nature and description of the Credit Union against the Corporation, whether now existing or hereafter incurred, originally contracted with the Credit Union and/or with another or others and now or hereafter owing to or acquired in any manner by the Credit Union, whether contracted by the Corporation alone or jointly and/or severally with another or others, absolute or contingent, secured or unsecured, matured or un-matured hereafter actually or constructively held or received by or in transit in any manner to or from the Credit Union, its correspondents or agents from or for the Corporation, whether for safekeeping, custody, pledge, transmission, collection or otherwise coming into the possession of the Credit Union in any way.
10. In case of conflicting claims or disputes, or doubt on the Credit Union's part as to the validity, extent, modification, revocation or exercise of any of the authorities herein contained the Credit Union may but need not recognize nor give any effect to any notice from any Officer, or from any other person, purporting to cancel, restrict or change any of said authorities, or the exercise thereof, unless the Credit Union is required to do so by the judgment, decree or order of a court having jurisdiction of the subject matter and of the parties to such conflicting claims or disputes.
11. The Corporation agrees to be bound by the Membership Account Information Disclosure of Terms and Conditions, and the Terms and Conditions for Business Accounts and Services, currently in effect and as amended hereafter, as well as any signature card, deposit ticket, checkbook, passbook, statement of account, receipt instrument, document or other agreements, such as, but not limited to, funds transfer agreements, delivered or made available to the Corporation from the Credit Union and by all notices posted at the office of the Credit Union at which the account of the Corporation is maintained, in each case with the same effect as if each and every term thereof were set forth in full herein and made part hereof.



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Corporate Resolution

12. The Officers of the Corporation or any one or more of them are hereby authorized to act for the Corporation in all other matters and transactions relating to any of its business with the Credit Union including, but not limited to, the execution and delivery of any agreements or contracts necessary to effect the foregoing Resolutions.
13. The Credit Union is hereby released from any liability and shall be indemnified against any loss, liability or expense arising from honoring any of these Resolutions.
14. Subject to paragraph 10 above, each of the foregoing Resolutions and the authority thereby conferred shall remain in full force and effect until written notices of revocation or modification by presentation of new Corporate Resolutions and signature cards shall be received by the Credit Union; provided that such notice shall not be effective with respect to any revocation or modification of said authorities until the Credit Union shall have had a reasonable opportunity to act there on following receipt of such notice or with respect to any checks or other instruments for the payment of money or the withdrawal of funds dated on or prior to the date of such notice, but presented to the Credit Union after the receipt of such notice. The Secretary or any Assistant Secretary or any other Officer of the Corporation is hereby authorized and directed to certify, under the seal of the Corporation or not, but with like effect in the latter case, to the Credit Union the foregoing Resolutions, the name of the Officers and other representatives of the Corporation, any changes from time to time in the said Officers and representatives and specimens of their respective signatures. The Credit Union may conclusively assume that persons at any time certified to be Officers or other representatives of the Corporation continue as such until receipt by the Credit Union of written notice to the contrary.
15. The Officers of the Corporation waive any and all claims for its acts or omissions, including any error in documentation or in the amount, accuracy, or timeliness of any instruction and remains solely responsible for the due authorization of any instruction the Credit Union receives from any person pursuant to these Resolutions. The Credit Union is not liable to the Corporation or responsible for any improper or unauthorized use of the services.

I FURTHER CERTIFY that the persons herein designated as Officers of the Corporation have been duly elected to and now hold the offices in the Corporation set opposite their respective names, and that the following are the authentic, official signatures of the said respective Officers and of the named signatories who are not Corporate Officers, to wit:

Name (*typewritten or printed*)

Officer

Signature

President

Vice President

Secretary

Treasurer



Business Account Application

Certification of Beneficial Owners

Persons opening an account or maintaining a business relationship on behalf of a legal entity must provide the following information:

Section A: Name of Person opening account or maintaining the Business Relationship

Section B: Name of Business

Section C: The following information for each individual, if any, who (directly or indirectly) through any contract, arrangement, understanding, relationship or otherwise, owns 25 percent or more of the equity interests of the legal entity listed above.

BENEFICIAL OWNER #1 INFORMATION (_____ % of ownership)

Name: _____

Date of Birth: _____ TIN Type: SSN ITIN Number: _____

Street Address: _____

City: _____ State: _____ ZIP: _____

Primary ID (Type, State of Issue, Number, Expiration): _____

BENEFICIAL OWNER #2 INFORMATION (_____ % of ownership)

Name: _____

Date of Birth: _____ TIN Type: SSN ITIN Number: _____

Street Address: _____

City: _____ State: _____ ZIP: _____

Primary ID (Type, State of Issue, Number, Expiration): _____



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Certification of Beneficial Owners

Section D: The following information for one individual with significant responsibility for managing the legal entity listed about, such as:

1. An executive officer or senior manager (Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President or Treasurer) OR
2. Any other individual who regularly performs similar functions.

If appropriate an individual listed under Section C may also be listed in this section (Section D)

INDIVIDUAL WITH CONTROL INFORMATION

Name: _____

Job Title: _____

Date of Birth: _____ TIN Type SSN ITIN Number: _____

Street Address: _____

City: _____ State: _____ ZIP: _____

Primary ID (Type, State of Issue, Number, Expiration): _____

CERTIFIED/AGREED TO

I (print name) _____ hereby certify, to the best of my knowledge, that the information above is complete and correct.

Signature: _____ Date: _____

