

DEPOSIT ACCOUNT DOCUMENTATION CHECKLIST

Commercial Accounts

	Sole Proprietorship	Partnership (General, Limited, or Limited Liability)	Limited Liability Company	For Profit and Professional Corporation	Nonprofit Corporation	Club, Group, Other	Where can this document be obtained
DBA (Doing business as)	X	*	*	*	*		X = County Recorder's Office Trade Name Filing. * = Secretary of State Fictitious Name filing, https://sos.iowa.gov .
Taxpayer Identification Number	SSN or EIN	EIN	EIN	EIN	EIN	EIN	Social Security Number (SSN) Employer ID Number (EIN) www.irs.gov "Apply for EIN"
Non-expired ID, Social Security number and DOB of all authorized signers & Beneficial Owners	X	X	X	X	X	X	
Beneficial Ownership > 25%		X	X	X	X - Control Person Only	X - Control Person Only	Control Person and Name of Individual(s) owning 25% or more of entity
Written partnership agreement		X					Attorney or Online
Articles of incorporation				X	X		Attorney or Online
Corporation's bylaws				X	X		Attorney or Online
Certificate of organization			X				Secretary of State
Operating Agreement			X				Attorney or Online
OTHER:	If surname is in the DBA no filing is required.	Written Partnership Agreement or Operating Agreement, whichever applies.	If single member LLC, Operating Agreement not required.		Political Action Committee: Provide Statement of Organization (if contributions/expenses exceed \$1000 in a calendar year)	Any written document from the organization giving authorization to the account holder. (Ex: Meeting minutes)	

Consumer Accounts

	Trust	Power of Attorney	Estate	Representative Payee, Custodian, Conservatorship	Memorial Accounts	Where can this document be obtained
Non-expired ID of all authorized signers	X	X	X	X	X	
Social Security number and DOB of all authorized signers	X	X	X	X	X	
Trust Agreement – all pages or Certificate of Trust	X					Attorney or Online
Letter of appointment – if Court Appointed	X		X	X		Court Order or Social Security Administration
Financial Management Plan (authorization to conduct business on account) Does not apply to Rep Payee accounts				X		Court Order or Social Security Administration
Power of attorney agreement		X				Attorney or Online
Death certificate			X		X	
Taxpayer Identification Number or EIN if Irrevocable or Court Appointed	SSN or EIN	SSN	EIN	SSN	SSN or EIN	Social Security Number (SSN) Employer ID Number (EIN) www.irs.gov “Apply for EIN”

To change signers on an account:

1. Any written document, such as meeting minutes or resolution from the organization describing the change (account number, name(s) to remove, name(s) to add). Or changes may be made authorized by an existing signer.
2. Person to be added: Non-expired ID, Social Security number and DOB
3. If an existing signer’s identification has expired, we will need a copy of their new non-expired ID.

Additional Access to an account:

1. A non-owner/signer can be given third party access to an account with the owner/signer’s written authorization. A form must be signed at the bank. (Examples: Internet banking for FNB customers only, statement sent to Attorney or CPA)
2. A non-owner/signer can be given online access to an account, through the online account portal by sharing account access. (Examples: Limited access such as view only, make internal transfers and make bill payments.)



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