

# COMPASS FINANCIAL FEDERAL CREDIT UNION

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(305) 887-9781 • Toll Free (888) 367-8656 • Fax (305) 887-3310

New  Update Date: \_\_\_\_\_

## BUSINESS ACCOUNT CARD

### IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING AN ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person or business that opens an account. **What this means for you:** When you open an account, we will ask for your name, address, date of birth, if applicable, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

<b>MEMBER/ACCOUNT OWNER</b> <input type="checkbox"/> UPDATE (describe):			
BUSINESS/ORGANIZATION NAME		MEMBER/ACCOUNT NUMBER	
OTHER TRADE OR D/B/A NAME		MEMBERSHIP ELIGIBILITY	
STATE ORGANIZED	EIN/TIN	NATURE OF BUSINESS	
TYPE OF BUSINESS/ ORGANIZATION	<input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Single Member LLC	<input type="checkbox"/> Limited Liability Company (LLC) Select Tax Classification: <input type="checkbox"/> C = C Corporation <input type="checkbox"/> S = S Corporation <input type="checkbox"/> P = Partnership	<input type="checkbox"/> Partnership: <input type="checkbox"/> General <input type="checkbox"/> Limited <input type="checkbox"/> Limited Liability <input type="checkbox"/> Trust/Estate <input type="checkbox"/> Unincorporated Organization/Association <input type="checkbox"/> Other: _____
BUSINESS LICENSE NUMBER	ISSUED BY	ISSUANCE DATE	EXPIRATION DATE
MAILING ADDRESS		PHYSICAL ADDRESS	
BUSINESS PHONE	OTHER PHONE	EMAIL ADDRESS	
<b>AUTHORIZED PERSON</b> <input type="checkbox"/> UPDATE (describe):			
NAME		SSN/TIN	DATE OF BIRTH
HOME ADDRESS		DRIVER'S LICENSE/PERSONAL ID NO.	STATE ID ISSUED BY
TITLE /POSITION		ID ISSUANCE DATE	ID EXPIRATION DATE
OWNERSHIP % (IF ANY)	LANDLINE/HOME PHONE	CELL PHONE	BUSINESS PHONE
<b>AUTHORIZED PERSON</b> <input type="checkbox"/> UPDATE (describe):			
NAME		SSN/TIN	DATE OF BIRTH
HOME ADDRESS		DRIVER'S LICENSE/PERSONAL ID NO.	STATE ID ISSUED BY
TITLE /POSITION		ID ISSUANCE DATE	ID EXPIRATION DATE
OWNERSHIP % (IF ANY)	LANDLINE/HOME PHONE	CELL PHONE	BUSINESS PHONE
<b>AUTHORIZED PERSON</b> <input type="checkbox"/> UPDATE (describe):			
NAME		SSN/TIN	DATE OF BIRTH
HOME ADDRESS		DRIVER'S LICENSE/PERSONAL ID NO.	STATE ID ISSUED BY
TITLE /POSITION		ID ISSUANCE DATE	ID EXPIRATION DATE
OWNERSHIP % (IF ANY)	LANDLINE/HOME PHONE	CELL PHONE	BUSINESS PHONE
<b>AUTHORIZED PERSON</b> <input type="checkbox"/> UPDATE (describe):			
NAME		SSN/TIN	DATE OF BIRTH
HOME ADDRESS		DRIVER'S LICENSE/PERSONAL ID NO.	STATE ID ISSUED BY
TITLE /POSITION		ID ISSUANCE DATE	ID EXPIRATION DATE
OWNERSHIP % (IF ANY)	LANDLINE/HOME PHONE	CELL PHONE	BUSINESS PHONE

<b>ACCOUNT TYPE</b>	<input type="checkbox"/> UPDATE (describe): _____
<input type="checkbox"/> SHARE/SAVINGS: _____	<input type="checkbox"/> MONEY MARKET: _____
<input type="checkbox"/> SHARE DRAFT/CHECKING: _____	<input type="checkbox"/> OTHER: _____
<input type="checkbox"/> SHARE CERTIFICATE/CERTIFICATE: _____	<input type="checkbox"/> OTHER: _____

<b>ACCOUNT SERVICES</b>	<input type="checkbox"/> UPDATE (describe): _____
<input type="checkbox"/> DEBIT CARD: _____	<input type="checkbox"/> OVERDRAFT SERVICES (indicate transfer priority):
<input type="checkbox"/> ONLINE BANKING: _____	1. _____
<input type="checkbox"/> MOBILE BANKING: _____	2. _____
<input type="checkbox"/> AUDIO RESPONSE: _____	3. _____

**TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION**

*Under penalties of perjury, the undersigned certifies on behalf of the Account Owner that:*

1. **The number shown on this form is the Account Owner's correct taxpayer identification number (or the Account Owner is waiting for a number to be issued), and**
2. **The Account Owner is not subject to backup withholding because: (a) it is exempt from backup withholding, or (b) it has not been notified by the Internal Revenue Service (IRS) that it is subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified the Account Owner that it is no longer subject to backup withholding, and**
3. **The Account Owner is a U.S. citizen or other U.S. person. For federal tax purposes, the Account Owner is considered a U.S. person if the Account Owner is: an individual who is a U.S. citizen or U.S. resident alien; a partnership, corporation, company, or association created or organized in the United States or under the laws of the United States; an estate (other than a foreign estate); or a domestic trust (as defined in Regulations section 301.7701-7).**
4. **The FATCA code(s) entered on this form (if any) indicating that the Account Owner is exempt from FATCA reporting is correct.**

**Certification Instructions.** Check the box for item 2 above if the Account Owner has been notified by the IRS that it is currently subject to backup withholding because it has failed to report all interest and dividends on its tax return. Checking the box serves to strike out the language related to underreporting. Complete the appropriate W-8 form if the Account Owner is not a U.S. person. If a separate W-8 form is completed, your signature does not serve to certify this section.

Exempt payee code (if any) _____	Exemption from FATCA reporting code (if any) _____
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**AUTHORIZATION**

By signing or otherwise authenticating, the undersigned, on behalf of the Account Owner, acknowledge(s) receipt of and agree(s) to the terms of this Business Account Card, the Business Membership and Account Agreement, the Funds Availability Policy Disclosure, additional documents and disclosures the Credit Union has provided, and to any amendments the Credit Union may make from time to time, which are applicable to the accounts and services requested herein. The undersigned also agree(s) that the information contained on this document is accurate, that any information updates identified on this Business Account Card amend all previously authenticated Business Account Card(s), and that such updates are subject to the terms and conditions of the applicable disclosures noted herein.

**The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

Signature	Date
<b>X</b>	(Seal)

TITLE:

Signature	Date
<b>X</b>	(Seal)

TITLE:

Signature	Date
<b>X</b>	(Seal)

TITLE:

Signature	Date
<b>X</b>	(Seal)

TITLE:

**FOR CREDIT UNION USE ONLY**

MEMBERSHIP EFFECTIVE DATE	OPENED/APPROVED BY	MEMBER VERIFICATION
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ENTITY FORMATION DOCUMENTS REVIEWED BY \_\_\_\_\_

COPIES OBTAINED

<input type="checkbox"/> CORPORATE RESOLUTION	<input type="checkbox"/> ARTICLES OF INCORPORATION/ORGANIZATION	<input type="checkbox"/> OPERATING AGREEMENT	<input type="checkbox"/> FINANCIAL STATEMENTS
<input type="checkbox"/> PARTNERSHIP AGREEMENT	<input type="checkbox"/> BYLAWS OR CODE OF REGULATIONS	<input type="checkbox"/> CREDIT REPORT	<input type="checkbox"/> OTHER: _____

<input type="checkbox"/> OFAC/SDN LIST CHECKED	DATE CHECKED: _____	CHECKED BY: _____
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## CERTIFICATION REGARDING BENEFICIAL OWNERS OF LEGAL ENTITY MEMBERS

### WHAT IS THIS FORM?

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 members. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud, and other financial crimes. Requiring the disclosure of key individuals who own or control a legal entity (i.e., the beneficial owners) helps law enforcement investigate and prosecute these crimes.

### WHO HAS TO COMPLETE THIS FORM?

This form must be completed by the person opening a new account on behalf of a legal entity with any of the following U.S. financial institutions: (i) a bank or credit union; (ii) a broker or dealer in securities; (iii) a mutual fund; (iv) a futures commission merchant; or (v) an introducing broker in commodities.

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.

### WHAT INFORMATION DO I HAVE TO PROVIDE?

This form requires you to provide the name, address, date of birth and Social Security number (or passport number or other similar information, in the case of Non-U.S. persons) for the following individuals (i.e., the **beneficial owners**):

- (i) Each individual, if any, who owns, directly or indirectly, 25 percent or more of the equity interests of the legal entity member (e.g., each natural person that owns 25 percent or more of the shares of a corporation); **and**
- (ii) An individual with significant responsibility for managing the legal entity member (e.g., a Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, or Treasurer).

The number of individuals that satisfy this definition of "beneficial owner" may vary. Under section (i), depending on the factual circumstances, up to four individuals (but as few as zero) may need to be identified. Regardless of the number of individuals identified under section (i), you must provide the identifying information of one individual under section (ii). It is possible that in some circumstances the same individual might be identified under both sections (e.g., the President of Acme, Inc. who also holds a 30% equity interest). Thus, a completed form will contain the identifying information of at least one individual (under section (ii)), and up to five individuals (i.e., one individual under section (ii) and four 25 percent equity holders under section (i)).

The financial institution may also ask to see a copy of a driver's license or other identifying document for each beneficial owner listed on this form.

CONTINUE TO THE FOLLOWING PAGE

**CERTIFICATION OF BENEFICIAL OWNER(S)**

Persons opening an account on behalf of a legal entity must provide the following information.

**a. Name and Title of Natural Person Opening Account:**

NAME	TITLE
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**b. Name, Type and Address of Legal Entity for Which the Account is Being Opened:**

NAME	TYPE	ADDRESS
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**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. If no individual meets this definition, please check "Beneficial Owner Not Applicable" below and skip to the next section.**
 Beneficial Owner Not Applicable
**BENEFICIAL OWNER 1**

NAME	DATE OF BIRTH	ADDRESS (Residential or Business Street Address)
SOCIAL SECURITY NUMBER*	PASSPORT OR OTHER ID NUMBER*	COUNTRY OF ISSUANCE*

**BENEFICIAL OWNER 2**

NAME	DATE OF BIRTH	ADDRESS (Residential or Business Street Address)
SOCIAL SECURITY NUMBER*	PASSPORT OR OTHER ID NUMBER*	COUNTRY OF ISSUANCE*

**BENEFICIAL OWNER 3**

NAME	DATE OF BIRTH	ADDRESS (Residential or Business Street Address)
SOCIAL SECURITY NUMBER*	PASSPORT OR OTHER ID NUMBER*	COUNTRY OF ISSUANCE*

**BENEFICIAL OWNER 4**

NAME	DATE OF BIRTH	ADDRESS (Residential or Business Street Address)
SOCIAL SECURITY NUMBER*	PASSPORT OR OTHER ID NUMBER*	COUNTRY OF ISSUANCE*

**d. The following information for one individual with significant responsibility for managing the legal entity listed above, such as:**

- An executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or
- Any other individual who regularly performs similar functions (if appropriate, an individual listed under section (c) above may also be listed in this section (d)).

NAME	ADDRESS (Residential or Business Street Address)	
TITLE	DATE OF BIRTH	
SOCIAL SECURITY NUMBER*	PASSPORT OR OTHER ID NUMBER*	COUNTRY OF ISSUANCE*

\* For U.S. Persons: Provide a Social Security Number.

For Non-U.S. Persons: Provide a Social Security Number, passport number and country of issuance, or other similar identification number, such as an alien identification card number or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

**CERTIFICATION SIGNATURE**

I, \_\_\_\_\_ (name of natural person opening account), hereby certify, to the best of my knowledge, that the information provided above is complete and correct. I also agree, on behalf of the Legal Entity identified above, that the Credit Union will be notified of any change in such information.

Signature	Date
<b>X</b>	(Seal)