

Thank you for your interest in opening a business account with Redwood Credit Union. To provide you with the best service, we request you bring the following required documents for your business type when you open your account.

*This is a list of minimum requirements; some circumstances may require additional information or documents. If this applies to your situation, your Member Service Representative will discuss any additional requirements with you.*

**REQUIRED DOCUMENTATION BY BUSINESS TYPE****Sole Proprietorship**

- EIN or SSN (No supporting documentation verifying the EIN or SSN is needed.)
- Unexpired Fictitious Business Name Statement certified by the County Recorder – if the business name does not include all owners' last name

**Corporation**

- EIN (No supporting documentation verifying the EIN or SSN is needed.)
- Articles of Incorporation Certified by the Secretary of State or printout from the California Secretary of State website: <https://businesssearch.sos.ca.gov/>
- Corporate Resolution, signed by the Corporate Secretary, granting authority to open account
- Unexpired Fictitious Business Name Statement certified by the County Recorder – if the business operates as a DBA
- Information for all Beneficial Owners (shareholders) holding 25% ownership or greater, including name, physical home address, date of birth and social security number for each Beneficial Owner.
- Copy of government-issued identification such as a driver's license or passport for each Beneficial Owner and each Controlling Individual

**General Partnership**

- EIN (No supporting documentation verifying the EIN or SSN is needed.)
- Partnership Agreement signed by all partners
- Unexpired Fictitious Business Name Statement certified by the County Recorder – if the business operates as a DBA
- Information for all Beneficial Owners (partners) holding 25% ownership or greater, including name, physical home address, date of birth and social security number for each Beneficial Owner.
- Copy of government-issued identification such as a driver's license or passport for each Beneficial Owner and each Controlling Individual

**Limited Partnership**

- EIN (No supporting documentation verifying the EIN or SSN is needed.)
- Partnership Agreement signed by all partners
- Certificate of Limited Partnership filed with the Secretary of State or printout from the California Secretary of State: <https://businesssearch.sos.ca.gov/>
- Unexpired Fictitious Business Name Statement certified by the County Recorder – if the business operates as a DBA
- Information for all Beneficial Owners (Limited Partners) holding 25% ownership or greater, including name, physical home address, date of birth and social security number for each Beneficial Owner.
- Copy of government-issued identification such as a driver's license or passport for each Beneficial Owner and each Controlling Individual

**Limited Liability Partnership**

- EIN (No supporting documentation verifying the EIN or SSN is needed.)
- Partnership Agreement Signed by All Partners
- Application to Register an LLP filed with the Secretary of State or printout from the California Secretary of State: <https://businesssearch.sos.ca.gov/>
- Unexpired Fictitious Business Name Statement certified by the County Recorder – if the business operates as a DBA
- Information for all Beneficial Owners (Limited Partners) holding 25% ownership or greater, including name, physical home address, date of birth and social security number for each Beneficial Owner.
- Copy of government-issued identification such as a driver's license or passport for each Beneficial Owner and each Controlling Individual

**Limited Liability Company**

- EIN (No supporting documentation verifying the EIN or SSN is needed.)
- Articles of Organization filed with the Secretary of State or printout from the California Secretary of State website: <https://businesssearch.sos.ca.gov/>
- Unexpired Fictitious Business Name Statement certified by the County Recorder – if the business operates as a DBA
- Information for all Beneficial Owners (Members) holding 25% ownership or greater, including name, physical home address, date of birth and social security number for each Beneficial Owner.
- Copy of government-issued identification such as a driver's license or passport for each Beneficial Owner and each Controlling Individual

**Unincorporated Association**

- EIN (No supporting documentation verifying the EIN or SSN is needed.)
- Resolution naming authorized signers
- Unexpired Fictitious Business Name Statement certified by the County Recorder – if the Association operates as a DBA
- A copy of IRS ruling or determination letter identifying the organization as a 501(c)(3) if applicable. Organizations that operate as a subdivision of a parent organization must provide a letter from that parent organization authorizing them to use their name and tax-exempt status.
- A minimum of 2 authorized signers

**Community Organization**

- EIN (No supporting documentation verifying the EIN or SSN is needed.)
  - Unexpired Fictitious Business Name Statement certified by the County Recorder – if the organization operates under a name other than the name of Community Organization
  - Corporation or LLC: Articles of Incorporation Certified by the Secretary of State, or printout from the California Secretary of State website: <https://businesssearch.sos.ca.gov/>
- Or
- Unincorporated Association: Resolution naming authorized signers
  - A copy of IRS ruling or determination letter identifying the organization as a 501(c)(3) if applicable. Organizations that operate as a subdivision of a parent organization must provide a letter from that parent organization authorizing them to use their name and tax-exempt status.

**Local Agency Accounts**

- EIN (No supporting documentation verifying the EIN or SSN is needed.)
- Agency/Organization's Resolution indicating the Local Agency is a valid contractual entity and can act or sign on the behalf of the agency. This must be Certified by the Secretary of State, Qualifying County or City. Can be a printout from the California Secretary of State website: <https://businesssearch.sos.ca.gov/>
- Board meeting minutes naming authorized signers and who can act on behalf of the agency if the resolution does indicate this information.
- A copy of IRS ruling or determination letter identifying the organization as a 501(c)3 if applicable. Organizations that operate as a subdivision of a parent organization must provide a letter from that parent organization authorizing them to use their name and tax-exempt status.