

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.