



BUSINESS LOAN APPLICATION

Thank you for considering your Credit Union for your business borrowing needs. Your Credit Union will be utilizing the services of Cooperative Business Services, LLC ("CBS") to process, underwrite, and service your member business loan. For your Credit Union to provide a timely response to your business loan request, please complete the attached forms and return them directly to CBS or your Credit Union. In addition to the attached application forms, please provide the following information:

Checklist for **All Loan Requests**

- Most recent interim financial statements
- Completed Business Loan Application
- Completed Resume -*attached*
- Completed Personal Financial Statement(s)- *attached*
- Previous three (3) years of personal tax returns
- Organizational Documents:
 - Articles of Incorporation/Organization
 - By-laws/Operating Agreement
 - Trust Documents

Checklist for **Existing Businesses** (In addition to the above, "All Loan Request" items)

- Previous three (3) years
- Current Interim Financial Statement {Balance Sheet & Income Statement} within 60 days of application
- Prior year Interim Financial Statement (Balance Sheet & Income Statement) for same period as listed above
- Accounts Payable and Accounts Receivable Listing
- Debt Schedule listing all outstanding business debt- *attached*
- Bids/Estimates/Invoices to support loan proceeds
- Purchase agreements

Checklist for **New/Start-up Businesses** (In addition to the above, "All Loan Request" items)

- Business Plan
- Projections
 - Year 1 – Month-to Month
 - Year 2 – Annualized
 - Year 3 - Annualized
- Opening Day Balance Sheet
- Bids/Estimates/Invoices to support loan proceeds
- Purchase agreements

Checklist for **Real Estate/Construction/Equipment Transactions** (In addition to the above, "All Loan Request" items)

- Copy of Real Estate purchase contract
- Estimates for construction/renovations/remodeling
- Plans, specifications, and details of any proposed construction
- List of machinery, equipment, furniture and fixtures, now owned by the applicant business

Checklist for **Business Acquisitions** (In addition to the above, "All Loan Request" items)

- Copy of Purchase Contract (Asset Purchase/Stock Purchase)
- Three (3) years of Seller's business tax returns
- Three (3) years of Seller's Financial Statements {Balance Sheet & Income Statement}
- Current Business Financial Statement (Balance Sheet & Income Statement) for Seller within 60 days of application



COMPANY INFORMATION

Business Name
Borrowing Entity*
Address
City / State / Zip
County
Business Industry
Tax ID Number

Key Contact
E-Mail Address
Mobile Phone #
Bus. Telephone #
Bus. Fax #
Date Established
Website:

Number of Employees at Present Time After this Loan

*Please TYPE or PRINT the borrowing entity's legal name as it should appear on all documents.

USE OF PROCEEDS

Real Estate Acquisition
Real Estate Improvements
Real Estate Refinance
Machinery & Equipment Acquisition
Business Acquisition
Working Capital / Cash Out
Debt Refinance (other than Real Estate)
Total Financing Required
Less Borrower's Down Payment
Less Seller Carry Back
Total Loan Request

If a refinance, is there a prepayment penalty?
Yes
No

COLLATERAL

COLLATERAL DETAIL: (Please provide address if real estate)

Collateral Being Pledged for This Loan:

*Cooperative Business Services requires that we have the 1st Lien Position on Collateral Pledge.

I certify to the best of my knowledge that the information contained herein is true and correct.

Signature: Date:

Print Name:



OWNERSHIP & MANAGEMENT

Please provide a listing of Owners, Officer Titles, and Ownership Percentages at time of loan closing.

You will be executing legal documents for your loan request. Please TYPE or PRINT your **legal name** as it should appear on all documents.

OFFICER TITLE	PRINCIPAL	OWNERSHIP %
1) _____	_____	_____ %
2) _____	_____	_____ %
3) _____	_____	_____ %
4) _____	_____	_____ %
5) _____	_____	_____ %
6) _____	_____	_____ %

AFFILIATE BUSINESS

List below all business concerns in which the applicant or any of the individuals listed in the ownership section above have any ownership.

Check if Affiliate Info is Attached

Company Name	Owner	% of Ownership
_____	_____	_____ %
_____	_____	_____ %
_____	_____	_____ %
_____	_____	_____ %
_____	_____	_____ %

BUSINESS REFERENCES

Name of Your Insurance Company and Key Contact _____ Phone _____

Name of Firm _____ E-Mail _____

OTHER BUSINESS INFORMATION (If the answer is "yes" to any questions below, use the line to explain in further detail.)

	Yes	No	Details
Is the company liable on any debts not shown above?			
Is the business currently involved in any litigation or other legal claims?			
Is the business or any principal liable as guarantor or endorser?			
Are any taxes currently past due by the business?			
Are any taxes currently past due by any principal?			
Has the business ever declared bankruptcy?			
Has any principal ever declared personal bankruptcy?			
Has any affiliate company ever declared bankruptcy?			
Has any principal or guarantor ever been convicted of a felony?			

Other Business Accounts (Name of Financial Institution or Third-Party Account): _____

Business Checking Business Savings/Investment Business Loan/Line Credit Card(s) Cash Management



MANAGEMENT/OWNER BIOGRAPHICAL BACKGROUND

To be completed in full by each officer, director, key employee, or owner of 20% or more of the company; if an item is not applicable, please indicate so.

PERSONAL INFORMATION (The spouse is asked to complete separately if owner of 20% or more of borrowing entity)

Name First Middle Maiden Last SS#

Place of Birth Date of Birth

Marital Status Spouse's Name First Middle Last SS#

U.S. Citizen Yes No If no, give Alien Registration Number

Current Home Address Street City State Zip

EMPLOYMENT HISTORY (List chronologically, beginning with current employment) [OR ATTACH CURRENT RESUME]

Company Name Type of Business

Address Street City State Zip

Positions/Duties

Dates There From Month Year Until Month Year

Company Name Type of Business

Address Street City State Zip

Positions/Duties

Dates There From Month Year Until Month Year

EDUCATION HISTORY

Name of Institution City, State Degree/Certificate Year High School College/University Technical School Graduate School

MILITARY SERVICE Branch Years Served Special Training Commendations / Awards



MANAGEMENT/OWNER BIOGRAPHICAL BACKGROUND (CONT.)

Please provide the following information:

Have you or your business or any business with which you have been associated ever been in bankruptcy or insolvency proceedings? If so, please provide details.

Are you or any business where you have ownership or contingent liability, involved in any pending lawsuits? If so, please provide details.

Are you or your business presently under indictment, or on parole or probation? If so, please provide details.

Have you ever been charged with or arrested for any criminal offense other than a minor vehicle violation? If so, please provide details.

Have you ever been convicted of any criminal offense other than a minor vehicle violation? If so, please provide details.

Are you current on all federal, state, and county taxes, including but not limited to payroll, sales tax, workman's compensation, etc.? If not, please provide details.

Are you current on all real estate and intangible property taxes? If not, please provide details.

If you are applying for an SBA loan, please answer the following questions:

Do you presently have an SBA loan? If so, who is the lender? Are your payments current?

Are you more than 60 days delinquent under the terms of (a) administrative order, (b) court order, or (c) repayment agreement that requires payment of child support? If so, please provide details.

Note: Any person holding 20% or more ownership is required to complete a separate background form

I declare under penalty of perjury that these statements are true and correct.

Signature: _____

Date: _____

Print Name: _____



BUSINESS DESCRIPTION

Briefly describe your business:

Who are the top three customers of your business?

Do any of these customers make up more than 25% of your sales? If yes, who?
How long has your business had a relationship with the customer(s)?

Who are your major competitors?

Who are your key employees (name and position) - and how long have they worked for your business?

If you became incapacitated, does your company have a succession plan? If so, please describe below:

If *applicable*, detail the reason for any of the negative trends in your company's financial performance over the last three years.

Sales:

Costs of Goods Sold:

General & Administrative Expenses:

**PERSONAL FINANCIAL
STATEMENT**

Check Here if PFS is Attached

Complete this form for: (1) each proprietor, or (2) each limited partner and each general partner, or (3) each stockholder and each corporate officer and director, or (4) any other person or entity providing a guaranty on the loan.

Name: Residence	As of (Month/Yr.)
Address:	Personal Phone
City, State, & Zip Code:	E-Mail Address
Business Name of Applicant/Borrower:	Business Phone

*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

ASSETS	(Omit cents)	LIABILITIES	(Omit cents)
Cash on Hand & in Banks		Accounts Payable	
Savings Accounts		Notes Payable to Banks & Others	
IRA or Other Retirement Accounts		(Describe in Section 2)	
Accounts & Notes Receivable		Installment Account (Auto)	
Life Insurance-Cash Surrender Value Only		Monthly Payments	
(Complete Section 8)		Installment Account (Other)	
Stocks and Bonds		Monthly Payments Loan	
(Describe in Section 3)		on Life Insurance	
Real Estate		Mortgages on Real Estate	
(Describe in Section 4)		(Describe in Section 4)	
Automobile-Present Value		Unpaid Taxes	
Other Personal Property		(Describe in Section 6)	
(Describe in Section 5)		Other Liabilities	
Other Assets		(Describe in Section 7)	
(Describe in Section 5)		Total Liabilities	
		Net Worth	
Total		Total	

Section 1. Sources of Income		Contingent Liabilities	
Salary		As Endorser or Co-Maker Legal	
Net Investment Income Real		Claims & Judgements Provision	
Estate Income Other Income		for Federal Income Tax Other	
(Describe below) *		Special Debt	

Description of Other Income in Section 1.

Section 2. Notes Payable to Bank and Others (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed)

Name and Address of Note Holder(s)	Original Balance	Current Balance	Frequency (monthly, etc.)	Type of Collateral /How Secured or Endorsed

Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

Section 4. Real Estate Owned. (List each parcel separately. Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

	Property A	Property B	Property C
Type of Property			
Address of Property			
Name of Property Owner			
Date Purchased			
Original Cost			
Present Market Value			
Name of Lender			
Loan Number			
Loan Balance			
Amount of Payment per Month			

Section 5. Other Personal Property and Other Assets. (Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment, and if delinquent, describe delinquency.)

Section 6. Unpaid Taxes. (Describe as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

Section 7. Other Liabilities. (Describe in detail.)

Section 8. Insurance Held. (Give face amount and cash surrender value of policies - name of insurance and beneficiaries.)

I authorize the lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I also authorize the lender to pull a personal credit bureau report. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements on an SBA loan application may result in forfeiture of benefits, a fine up to \$10,000, or imprisonment for not more than five years, or both, under 18 U.S.C. 1001. FALSE statements on a conventional loan application may result in fines and imprisonment under relevant Federal and State laws.

Signature: _____ Date: _____ Social Security Number: _____
 Print Name: _____
 Signature: _____ Date: _____ Social Security Number: _____
 Print Name: _____

Check Here if Schedule of Business Debt is Attached

Schedule of Business Debt

List Below All Business Fixed Debt, Lines of Credit, Shareholder's Notes and Capital Leases

Application Name _____

As of Month Ending _____

Creditor	Original Date	Original Balance	Present Balance	Interest Rate	Maturity Date	Monthly Payment	Collateral	Current or Delinquent
				%				
				%				
				%				
				%				
				%				
				%				
				%				
				%				
				%				
				%				
				%				
				%				
				%				
				%				

Total

I declare under penalty of perjury that these statements are true and correct.

Signature: _____

Date: _____

Print Name: _____



BUSINESS LOAN APPLICATION AND ACKNOWLEDGEMENT AND AGREEMENT

By signing below, the loan applicant and each of the undersigned ("Loan Applicants"), specifically represent to the Credit Union ("Lender") and the Lender's actual and potential agents, brokers, processors and underwriters, attorneys, insurers, servicers, successors and assigns (collectively "Lender and Lender's Agents") and agree and acknowledge that: (1) the information provided on all accompanying forms, financial statements, and schedules ("Loan Application") for the purpose of obtaining credit is true, accurate, and complete as of the date set forth opposite the Loan Applicants' signatures; (2) the representations made in the Loan Application will be continuously relied upon by the Lender and the Lender's Agents in evaluating the Loan Application and, if approved, in extending credit and that the Loan Applicants acknowledge that they have the obligation to amend and supplement the information provided in the Loan Application if any material facts should change prior to closing any loan; (3) Lender and Lender's Agents have not made any commitment to approve the Loan Application and extend credit, unless otherwise agreed to in writing; (4) Lender and Lender's Agents are authorized to conduct any inquiries they decide are necessary to verify the accuracy of the information contained in the Loan Application, and that Lender and/or Lender's processors and underwriters and servicers, successors and assigns are authorized to obtain credit reports from credit reporting agencies on the Loan Applicants; (5) Lender and/or Lender's servicers, successors and assigns are authorized to answer any questions from others about Lender's credit experience with the Loan Applicants; (6) Lender and/or Lender's servicers, successors and assigns are authorized to retain the Loan Application, whether or not Lender approves any extension of credit; (7) if credit is extended, Lender and/or Lender's servicers, successors and assigns are authorized to obtain credit information regarding the Loan Applicants from time to time during any time that the loan has an outstanding balance; (8) Lender and Lender's Agents shall not be liable for any claim arising from the use of information provided to the Loan Applicants or for providing such information to others; (9) intentional or negligent misrepresentation of the information contained in the Loan Application may result in civil liability, including monetary damages, to any person who may suffer a loss due to reliance upon any misrepresentation and/or criminal penalties including, but not limited to, fine or imprisonment or both under provisions of Title 18, United States Code, Section 1001, et seq.

NOTICE OF RIGHT TO RECEIVE APPRAISAL REPORT

Lender may individually, or by and through Cooperative Business Services, LLC ("CBS") order an evaluation or appraisal to determine the value of any property that may be utilized as collateral for any proposed loan from the Lender to Loan Applicants. Lender or CBS may charge the Loan Applicants for the cost(s) associated with any appraisal. Lender and/or CBS will promptly provide the Loan Applicants a copy of any evaluation or appraisal report, even if the proposed loan is denied or is not consummated, for any reason. Loan Applicants can order and pay for a separate appraisal on any property to be utilized as collateral, for Loan Applicant's own use, and solely at Loan Applicant's cost. If the application for credit is secured by a first lien on a dwelling, (as defined in § 1002.14(b)(2)), Loan Applicant is hereby notified: Lender may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

HOME MORTGAGE DISCLOSURE ACT NOTICE

For those Loan Applicants submitting a Loan Application that includes collateral consisting of real property that is considered one (1) to four (4) family residences/dwellings, Lender will collect information in accordance with the Home Mortgage Disclosure Act ("HMDA") § 1003.5(b)(2) and (c). The HMDA data about Lender's residential mortgage lending are available online for review. The collected data shows geographic distribution of loans and Loan Application(s), ethnicity, race, sex, age and income of Loan Applicants, and information about loan approvals and denials. HMDA data for many other financial institutions are also available online at the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda).

NOTICE CONCERNING COLLECTION OF EARLY EXIT FEE

In the event that Lender provides any loan to Loan Applicant pursuant to the Loan Application that permits for or requires collection and recovery of a prepayment penalty and/or early exit fee ("Early Exit Fee") Loan Applicant is hereby notified and acknowledges that CBS will receive and retain said Early Exit Fee, and that neither Lender or any other credit union that may be participating in the loan will receive any portion of said Early Exit Fee.

ADDITIONAL NOTICE

CBS complies with Section 326 of the Patriot Act, which requires CBS to obtain, verify, and record information that identifies each applicant for financing. CBS complies with the FACTAct, and other similar laws, which allow each applicant to opt out of information sharing for marketing purposes. CBS also complies with the Equal Credit Opportunity Act ("ECOA"), which prohibits creditors from discriminating against credit applicants on basis of race, color, religion, national origin, sex, marital status, age, receipt of public assistance, or exercise of legal rights, including the good faith exercise of any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:

**National Credit Union Administration Regional Director, Region III,
Suite 1600, 7000 Central Parkway, Atlanta, Georgia 30328**

{Signature Page Follows}



Regulation B Notice of Intent to Apply for Joint Credit

Regulation B and the Equal Credit Opportunity Act requires that a lender obtain evidence of each loan applicants intent to apply for joint credit before a credit decision can be made. Failure to complete when required will render the application/request for credit incomplete.

(Please mark one of the following choices.

- I (we) intend to apply for joint credit.
- I (we) do not intend to apply for joint credit.

Disclosure and Consent to Receive Documents in Electronic Form

The disclosures document your consent to conduct transactions electronically and to electronically receive disclosures and notices of your accounts you are applying to open. The disclosure also describes your rights to conducting transactions electronically, including receiving disclosures and notices as well as consequences of withdrawing your consent. For your reference, we recommend you print and retain a copy of the disclosure and agreements related to the transaction. Unless you consent to receiving electronic notices, you will have the right to receive all required disclosures in paper form (i.e., non-electronic). You may withdraw your consent at any time by contacting us at the address or phone number listed below. Your consent to conduct transactions and receive disclosures and notices electronically means that you agree to provide to us the information (including your current email address) needed to communicate with you electronically, and to immediately provide updates if the information changes. We also reserve the right to provide any disclosures or notices in writing, rather than electronically. Except as otherwise provided by law or in other agreements, you cannot give us notices electronically, and all notices from you must be in writing. These disclosures and consents are meant as provisions of the Electronic Signatures in Global and National Commerce Act (E- Sign Act) (15 U.S.C. 7001 et seq.). Where the disclosures under §§ 1002.5(b)(1), 1002.5(b)(2), 1002.5(d)(1), 1002.5(d)(2), 1002.13, and 1002.14(a)(2) accompany an application accessed by the applicant in electronic form, these disclosures may be provided to the applicant in electronic form on or with the application form, without regard to the consumer consent or other provisions of the E-Sign Act. The disclosure and your consent indicate you can receive and transmit through the Internet and have appropriate software and security encryptions to communicate.

Acknowledgement

(You acknowledge receipt of a copy of this notice on today's date)

_____	_____	_____
Print or type Applicant Name	Applicant Signature	Today's Date
_____	_____	_____
Print or type Applicant Name	Applicant Signature	Today's Date

Borrower

Primary Applicant/ Borrowing Entity Name: _____

Applicant Address: _____

Contact Information for CBS:
888.697.9555
www.cbscuso.com

These Notices are intended for use in connection with applications for business credit under § 1002.9(a)(3)

This form is only completed for residential mortgage lending.

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For **residential mortgage** lending, Federal law requires that we ask applicants for their demographic information (e.g. ethnicity, race and sex) to monitor our compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to provide this information but are encouraged to do so. You may select one or more designations for “Ethnicity” and one or more designations for “Race”. The law provides that we may not discriminate based on this information or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race and sex based on visual observation or surname. If you do not wish to provide some or all this information, please check below. **Check one or more that apply.**

APPLICANT	CO-APPLICANT
ETHNICITY – Check one or more	ETHNICITY – Check one or more
<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino Print origin below (e.g. Argentinian, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.)	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino Print origin below (e.g. Argentinian, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.)
<hr/> <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information	<hr/> <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information
RACE – Check one or more	RACE – Check one or more
<input type="checkbox"/> American Indian or Alaska Native Print name of evolved or principal tribe.	<input type="checkbox"/> American Indian or Alaska Native Print name of evolved or principal tribe.
<hr/> <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian Print Race (e.g. Hmong, Laotian, Thai, Pakistani, Cambodian, etc.)	<hr/> <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian Print Race (e.g. Hmong, Laotian, Thai, Pakistani, Cambodian, etc.)
<hr/> <input type="checkbox"/> Black or African American	<hr/> <input type="checkbox"/> Black or African American



APPLICANT

- Native Hawaiian or Other Pacific Islander**
 - Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander
Print Race (e.g. Fijian, Tongon, etc.)

White

I do not wish to provide this information.

SEX

- Female**
- Male**
- I do not wish to provide this information.**

CO-APPLICANT

- Native Hawaiian or Other Pacific Islander**
 - Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander
Print Race (e.g. Fijian, Tongon, etc.)

White

I do not wish to provide this information.

SEX

- Female**
- Male**
- I do not wish to provide this information.**

To Be Completed by Financial Institution (for an application taken in person):

	YES	NO
Was the ethnicity of the APPLICANT collected on the basis of visual observation or surname?	<input type="checkbox"/>	<input type="checkbox"/>
Was the ethnicity of the CO-APPLICANT collected on the basis of visual observation or surname?	<input type="checkbox"/>	<input type="checkbox"/>
Was the race of the APPLICANT collected on the basis of visual observation or surname?	<input type="checkbox"/>	<input type="checkbox"/>
Was the race of the CO-APPLICANT collected on the basis of visual observation or surname?	<input type="checkbox"/>	<input type="checkbox"/>
Was the sex of the APPLICANT collected on the basis of visual observation or surname?	<input type="checkbox"/>	<input type="checkbox"/>
Was the sex of the CO-APPLICANT collected on the basis of visual observation or surname?	<input type="checkbox"/>	<input type="checkbox"/>

APPENDIX A TO § 1010.230

Certification Regarding Beneficial Owners Of Legal Entity Customers

I. GENERAL INSTRUCTIONS

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 customers. 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 foreign 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 customer (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 customer (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 percent 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.

II. 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:

b. Name and Address of Legal Entity for Which the Account is Being Opened:

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 write "Not Applicable.")

Name	Date of Birth	Address (Residential or Business Street Address)	For U.S. Persons: Social Security Number	For Foreign Persons: Passport Number and Country of Issuance, or other similar identification number ¹

¹In lieu of a passport number, foreign persons may also provide 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.

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	Date of Birth	Address (Residential or Business Street Address)	For U.S. Persons: Social Security Number	For Foreign Persons: Passport Number and Country of Issuance, or other similar identification number ¹

I, _____ (*name of natural person opening account*), hereby certify, to the best of my knowledge, that the information provided above is complete and correct.

Signature: _____ Date: _____

Legal Entity Identifier _____ (Optional)

¹In lieu of a passport number, foreign persons may also provide 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.