



Tammy Shrock,
President
Eagle Heating and Cooling
Member Since 2020

"We have tried several banks before WPCU and so many had these surprise fees. There's this fee and that fee... every month it was a shock. At Wright-Patt, I know exactly what I'm going to pay, and it never changes. I've never had a personal relationship like this with my business banking partner. No matter what time of the day or even sometimes in the evening, my business banking advocate, will call me right back and get me an answer. I never have to ask twice. To be able to have someone to call when I have an emergency and know that they will take care of it, there's just not even words."

BUSINESS ACCOUNT OPENING

You have questions and we have answers. That's the power of partnering with Wright-Patt Credit Union (WPCU®).

To open a WPCU business account you'll need:

- Must be eligible for membership – business' primary address must be in WPCU's field of membership. Eligibility requirements can be found at WPCU.coop/Eligibility
- Business must be registered with the state of Ohio prior to opening account (LLC, Corporation, and Limited Partnerships)
- Name, date of birth, address, phone number and Social Security Number (SSN) for **ALL** authorized signers must be provided

Entity Type	Documents Required
Sole Proprietorship	<input type="checkbox"/> Assumed Name Certificate (DBA) if the owner's first and last name are not the business name <input type="checkbox"/> SSN or EIN* (Employer Identification Number) <small>*If using EIN please provide one of the following: EIN Confirmation Letter, Tax ID Certificate, Filed Tax Return, or W-9</small>
Limited Liability Company (LLC)	<input type="checkbox"/> Certificate of Beneficial Ownership <input type="checkbox"/> EIN - Provide one of the following: EIN Confirmation Letter, Tax ID Certificate, Filed Tax Return, or W-9 AND one of the following: <ul style="list-style-type: none"> <input type="checkbox"/> Operating Agreement <input type="checkbox"/> Meeting Minutes** <input type="checkbox"/> Ownership letter (Provided by WPCU) <small>If Sole Member LLC, you do not need any further documentation besides Official IRS document as proof of ownership. EIN document must read Sole Member or be in the individual's name.</small>
Unincorporated Association (Organization)	<input type="checkbox"/> EIN - Provide one of the following: EIN Confirmation Letter, Tax ID Certificate, Filed Tax Return, or W-9 AND one of the following: <ul style="list-style-type: none"> <input type="checkbox"/> By-Laws <input type="checkbox"/> Charter <input type="checkbox"/> Constitution <input type="checkbox"/> Resolution <input type="checkbox"/> Meeting Minutes** AND: <ul style="list-style-type: none"> <input type="checkbox"/> If this is an Organization using a Parent Organization's EIN; you will need a letter from the Parent Organization giving authority to use the EIN <input type="checkbox"/> If this is an Election Account; you will need the Designation of Treasurer form that is filed with the Board of Elections

Corporation for Profit	<input type="checkbox"/> Certificate of Beneficial Ownership <input type="checkbox"/> EIN - Provide one of the following: EIN Confirmation Letter, Tax ID Certificate, Filed Tax Return, or W-9 AND one of the following: <input type="checkbox"/> By-Laws <input type="checkbox"/> Charter <input type="checkbox"/> Constitution <input type="checkbox"/> Resolution <input type="checkbox"/> Meeting Minutes**
Corporation for Non-Profit	<input type="checkbox"/> Certificate of Beneficial Ownership <input type="checkbox"/> EIN - Provide one of the following: EIN Confirmation Letter, Tax ID Certificate, Filed Tax Return, or W-9 AND one of the following: <input type="checkbox"/> By-Laws <input type="checkbox"/> Charter <input type="checkbox"/> Constitution <input type="checkbox"/> Resolution
Partnership - General	<input type="checkbox"/> Certificate of Beneficial Ownership <input type="checkbox"/> EIN - Provide one of the following: EIN Confirmation Letter, Tax ID Certificate, Filed Tax Return, or W-9 AND one of the following: <input type="checkbox"/> Partnership Agreement <input type="checkbox"/> Ownership Letter (Provided by WPCU)
Partnership - Limited	<input type="checkbox"/> Certificate of Beneficial Ownership <input type="checkbox"/> EIN - Provide one of the following: EIN Confirmation Letter, Tax ID Certificate, Filed Tax Return, or W-9 AND one of the following: <input type="checkbox"/> Partnership Agreement <input type="checkbox"/> Ownership Letter (Provided by WPCU)

IMPORTANT INFORMATION REGARDING LEGAL ENTITY ACCOUNTS

Each time a new account or new loan is opened by a covered business, we are required to ask you for identifying information (name, address, date of birth, social security number/foreign passport number, as well as identification documents) for each individual that owns 25% or more of the business and one individual who has significant managerial control of the business. You will be required to provide the appropriate information and documentation certifying that the information is true and accurate to the best of your knowledge.

This certification will also need to be provided and/or updated in the event of a change in authorized signor(s), changes to share certificates at the time of maturity, any time new loan documents are signed, and any other time account changes are initiated by you. You will also be required to notify us whenever there are any changes in ownership, control, and/or the identifying information of the beneficial owners of the business independent of these events.

Contact our Member Business Services team today.
 (800) 762-0047 | WPCU.coop/YourBusiness | BusinessDepositServices@wpcu.coop

**Meeting Minutes must specify who has authority to open account

Testimonials reflect the individual opinions and experiences of those displayed and are not a promise, guarantee, or representation of any specific product or result. Results and experiences may vary.

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