

Whether you are just starting your business or it has been passed down for generations, the relationship with your financial institution is important. We look forward to helping you with the next chapter of your business, whatever that may be.

## HOW TO APPLY

- **Apply in person** at any of our branches. All authorized signers and business officers must sign the application and provide a government issued photo ID in order to complete the application and open the account. Only available during branch hours.
- **To schedule an appointment**, call our Member Service Center at 800-724-9282 or chat with our e-branch team at [reliantcu.com](https://reliantcu.com):

Monday–Friday: 8:30AM–5:00PM

Saturday: 9:00AM–12:00PM

## TERMS TO KNOW

- An **authorized signer** is an individual who has access to transact on behalf of the business on accounts at the financial institution.
- A **beneficial owner** is a business owner who owns 25% or more of the business. Not all beneficial owners are required to be on the account, but they must all be listed on the Beneficial Owner Form.
- A **control person** has a sufficient amount of ownership or shares of the business in order to make business decisions.

## MEMBERSHIP ELIGIBILITY

- Your business must be headquartered in Monroe, Ontario or Wayne County in New York in order to be eligible to join Reliant Credit Union.

## GATHER INFORMATION

- It is important to gather the information needed for the business, the authorized signers, the business officers, the beneficial owners, the control person, and yourself before getting started. Please see the attached document for a list of required documentation for each business type.

### WHAT YOU WILL NEED

☐ **Business Tax Identification Number**

Provide **ONE** of the following:

- ☐ Assignment or EIN letter from IRS
- ☐ Copy of most recent tax return

☐ **Valid email address**

☐ **Documents verifying your business's registration and authority, based on type:**

- Sole Proprietorship
- Partnership
- Limited Liability Company
- Corporation
- Nonprofit Organization
- Small club, group or civic organization

**Each signer must provide:**

- ☐ Date of birth
- ☐ Social Security Number
- ☐ **ONE** valid primary form of ID (*U.S. state issued driver's license, U.S. state issued ID card, U.S. military ID, or U.S. passport*)

**Beneficial owners and a control person must provide:**

- ☐ Date of birth
- ☐ Social Security Number

### ADDITIONAL INFORMATION BY BUSINESS TYPE

In addition to the information requested above, please provide the information listed below pertaining to your type of business.

#### SOLE PROPRIETORSHIP

Beneficial owner and control person information is **NOT** required.

- ☐ **Certificate of Assumed Business Name**  
(if applicable)
- ☐ **If business operates under a Tax ID Number other than the owner's social security number, provide ONE of the following:**
  - ☐ Assignment or EIN letter from IRS
  - ☐ Copy of most recent tax return

#### PARTNERSHIP

General Partnership

- ☐ **Certificate of Assumed Business Name**
- ☐ **Partnership Agreement**

Limited Partnership

- ☐ **Certificate of Limited Partnership**
- ☐ **Partnership Agreement**
- ☐ **Filing receipt with Secretary of State**

Limited Liability Partnership

- ☐ **Registration of Limited Liability Partnership**
- ☐ **Partnership Agreement**
- ☐ **Filing receipt with Secretary of State**

#### LIMITED LIABILITY COMPANY

- ☐ **Certified Articles of Organization**
- ☐ **Operating Agreement**
- ☐ **Filing receipt with Secretary of State**

#### CORPORATION

C Corporation

- ☐ **Certified Articles of Incorporation**
- ☐ **Board Resolution or letter from board of directors**
- ☐ **Bylaws**
- ☐ **Filing receipt with Secretary of State**

S Corporation

- ☐ **Certified Articles of Incorporation**
- ☐ **Verification of S Corporation filing status**
- ☐ **Filing receipt with Secretary of State**

#### NONPROFIT ORGANIZATION

Only information for the control person is required.

- ☐ **Certificate of Articles of Incorporation**
- ☐ **Detailed meeting minutes including:**
  - Where the account will be opened
  - What type of accounts will be opened
  - Who will be signing for the accounts
- ☐ **IRS tax exemption form**
- ☐ **Filing receipt with Secretary of State**

#### SMALL CLUB, GROUP OR CIVIC ORGANIZATION

Only information for the control person is required.

- ☐ **Certificate of Assumed Business Name**
- ☐ **Bylaws or Operating Agreement**
- ☐ **Detailed meeting minutes including:**
  - Where the account will be opened
  - What type of accounts will be opened
  - Who will be signing for the accounts
- ☐ **Entity information of the governing body**