

STARTING YOUR NEW BUSINESS RELATIONSHIP WITH FNBC BANK AND TRUST
BUSINESS CHECKING ACCOUNT OPENING INFORMATION

CORPORATIONS

Thank you for choosing FNBC Bank and Trust for all your business needs. We want your new account opening experience to be smooth and easy. We are providing the following important information to help you get started and we look forward to working with you.

Individuals Who Need to Be Present at Account Opening:

An authorizing representative must be present. This includes: President, Secretary, Assistant Secretary or Acting Secretary.

- If you would like to add Authorized Signers to your account, they must also be present

Information Required To Open Account:

Personal Identification- Two forms of ID are required. One ID must be a Government Issued ID.

- Primary ID Examples:
 - U.S. Citizens: State Issued Driver's License, State Issued ID Card, Passport, etc.
 - Non U.S. Citizens: Permanent Residents must provide their Permanent Resident Alien Card (Green Card). Non U.S. Citizens who are not Permanent Resident Alien Cardholders must provide their Passport or Matricula Consular Card.
- Secondary ID Examples: Credit Card/Debit Card with name, Employer ID, Utility Bill, Insurance Card etc.

Tax Identification Number – An Employer Identification Number (EIN) is required.

Business Documentation – Filed with appropriate State Agency including State Filing Stamp

- Certified Articles of Incorporation – also known as a Certificate of Formation. If filed in another state we will need the Foreign Certificate of Authority stating the corporation is registered to do business in Illinois.
- Initial meeting minutes listing owners and officers.
- Corporate Resolution
- Active Status Verification – For Corporations registered more than 1 year we also require one of the following: Certificate of Good Standing, Status Report, Long Form Standing or Short Form Standing.

Assumed Name Certificate – may be required if your business is operating with a DBA (doing business as). For example: Smith Flooring Supply Inc. DBA Smith Flooring

Note: Assumed Name Certificates may also be referred to as: Trade Name Certificate, Fictitious Business Name Statement, or DBA.

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CORPORATIONS Continued

Owners/Shareholders With 25% or More Ownership:

- Full name as it appears on the shareholders' Government issued ID.
- Date of Birth
- Social Security number
- Residential Address – (Business address if an owner is a business)
- Percentage of Ownership
- Copy of primary Government issued ID

**An Individual with Significant Responsibility in the Corporation:
Including Senior Managers, Board of Directors, or anyone else that has influence over the company.**

- Full name as it appears on the customers' Government issued ID.
- Date of Birth
- Social Security number
- Residential Address
- Copy of primary Government issued ID
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The Following Documentation May Also Be Required:

Supplemental Documentation listing the current officers of the Corporation (one of the following):

- Certified amendment to the Articles of Incorporation or Certificate of Formation
- Bylaws
- Letter on Company letterhead
- Annual Report or Statement of Condition

Additional Information That Will Be Requested At Account Opening:

- Business address
- Phone number
- Number of business locations
- Where products and services are sold
- Location of supplies and vendors
- The nature of your business
- Annual sales
- Number of employees
- Types of transactions and volumes you expect to process through the new account

Your satisfaction is our priority. If you have any questions regarding this information or anything regarding your new account, please contact your local FNBC Bank and Trust Specialist. Thank you again for choosing FNBC Bank and Trust for your business needs.