

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

SOLE PROPRIETORS

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 have provided the following important information to help you get started. We look forward to working with you.

Individuals Who Need to Be Present at Account Opening:

- Sole Proprietorships with one owner - the owner
- Spousal Sole Proprietorships - both owners
- Sole Proprietorship Living Trusts – the trustee(s)
- Sole Proprietorship with a Power of Attorney – the agent
- If you need to add authorized signers to the 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 – SSN, ITIN (Non –US Citizens), or an Employer Identification Number (EIN) is required.

Business Documentation – Varies based on the State of Organization.

- Assumed Name Certificate – may be required if your business is operating with a DBA (doing business as). For example: John Smith DBA Smith Professional Roofing.

Note: Assumed Name Certificate – may also be known as: Trade Name Certificate, Fictitious Business Name Statement, or DBA

- Trust Documentation

The Following Documentation May Also Be Required:

Supplemental Documentation listing the owner and Assumed Name (one of the following):

- Assumed Name Application or Filing Receipt
- Application to publish the assumed name in a newspaper
- Published newspaper entry
- Business License

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SOLE PROPRIETORS Continued

Power of Attorney's Only:

Original Power of Attorney Document and Personal ID

- Agent – two forms of ID are required. One form 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.
- Owner/Principal – agent is required to provide the owner's Personal ID or a photocopy of the owners personal ID.

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.