Sole Proprietorship Account Documentation Checklist

Thank you for your choosing Orange County's Credit Union for your business account needs. In order to make your account opening experience as smooth as possible, a checklist of items needed for your account opening has been provided below. A Member Service Representative specializing in business accounts will contact you soon to address any questions you might have, and to setup an appointment to meet with you.

Individuals that Need To Be Present at Account Opening:

- ☐ Sole Proprietorship with one owner – the owner
- ☐ Spousal Sole Proprietorships – both owners
  - Any additional authorized signers must also be present.

Information Required to Open Account:

- ☐ Personal Identification and information for all owners and authorized signers – A valid government identification
- ☐ Tax Identification Number – SSN or an EIN of the owner
- ☐ Business Documentation
  - Business Account Questionnaire (Orange County's Credit Union document)
  - Business Account Application & Agreement (Orange County's Credit Union document)
  - Fictitious Business Name Statement (FBN), including Proof of Publication, ***if applicable***[1]
    - If your business is operating with a DBA (doing business as) you will need to provide the FBN along with Proof of Publication.
      - For example: *Jimmy John DBA ABC Plumbing*
      - The FBN is not required if the business name includes the owner's last name.
        - Example: *Sanchez Carpentry or Jones Services*

Account opening subject to the review and approval of consumer and business report, entity documentation and business information. Additional items may be requested as needed.

[1] An FBN is applicable if the business operates under an assumed named (DBA).