

The intention of this checklist is to provide a general guide of the documentation requirements to establish a business membership with Kinecta Federal Credit Union and does not guarantee the approval to open the membership. Additional documentation may be requested at our discretion.

BUSINESS TYPE	REQUIRED BUSINESS INFORMATION AND DOCUMENTATION
<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> Social Security Number or EIN Number <input type="checkbox"/> Business License/Seller's Permit (if required by City in which the business operates) <input type="checkbox"/> Filed Fictitious Business Name Statement (<i>only required if DBA does not reference the last name of the owner or if business name suggests multiple owners in the title, i.e. "Smith & Sons"</i>) ¹
<input type="checkbox"/> General Partnership ²	<input type="checkbox"/> EIN Number <input type="checkbox"/> Partnership Agreement <input type="checkbox"/> Business License/Seller's Permit (if required by City in which the business operates) <input type="checkbox"/> Filed Fictitious Business Name Statement, if applicable (<i>only required if business operates under a name other than the legal name</i>) ¹
<input type="checkbox"/> Limited Partnership ²	<input type="checkbox"/> EIN Number <input type="checkbox"/> Partnership Agreement <input type="checkbox"/> Filed Certificate of Limited Partnership Form LP-1 <input type="checkbox"/> Business License/Seller's Permit (if required by City in which the business operates) <input type="checkbox"/> Filed Fictitious Business Name Statement, if applicable (<i>only required if business operates under a name other than the legal name</i>) ¹
<input type="checkbox"/> Limited Liability Partnership ²	<input type="checkbox"/> EIN Number <input type="checkbox"/> Partnership Agreement <input type="checkbox"/> Copy of filed Application to Register a Limited Liability Partnership form (LLP-1) <input type="checkbox"/> Business License/Seller's Permit (if required by City in which the business operates) <input type="checkbox"/> Filed Fictitious Business Name Statement, if applicable (<i>only required if business operates under a name other than the legal name</i>) ¹
<input type="checkbox"/> Non-Profit Organization/ Incorporated Association ³	<input type="checkbox"/> EIN Number <input type="checkbox"/> By-Laws or Charter <input type="checkbox"/> IRS Ruling on Tax Exemption 501c Letter <input type="checkbox"/> Authorization Letter or Minutes Stating authorized signer
<input type="checkbox"/> Corporation ²	<input type="checkbox"/> EIN Number <input type="checkbox"/> Filed Articles of Incorporation <input type="checkbox"/> Filed Statement of Information (If Articles do not list officers/principals.) <input type="checkbox"/> Corporate Resolution – must be completed, signed, and dated by corporate secretary <input type="checkbox"/> Filed Fictitious Business Name Statement, if applicable (<i>only required if business operates under a name other than the legal name</i>) ¹
<input type="checkbox"/> Limited Liability Company ²	<input type="checkbox"/> EIN Number <input type="checkbox"/> Filed Articles of Organization Form LLC-1 <input type="checkbox"/> Filed Statement of Information Form LLC-12 <input type="checkbox"/> Operating Agreement (If LLC-12 has not been filed.) <input type="checkbox"/> Filed Fictitious Business Name Statement, if applicable (<i>only required if business operates under a name other than the legal name</i>) ¹
<input type="checkbox"/> Unincorporated Association / Organization/Club	<input type="checkbox"/> EIN Number <input type="checkbox"/> By-Laws or Charter <input type="checkbox"/> Authorization Letter or Minutes Stating authorized signer <input type="checkbox"/> Filed Fictitious Business Name Statement, if applicable (<i>only required if business operates under a name other than the legal name</i>) ¹

NOTE: Entities formed outside of California must provide a filed copy of a Foreign Designation or Registration or Certificate issued by the state of California, specific to the entity type that it is registered to do business in the state of California.

In addition to the above-referenced information and documentation, Kinecta requires the following information for each signer:

Primary ID - This ID must include the current legal name	Secondary ID - You must bring this along with the Primary ID and Proof of Residence (if primary ID does not show the current residence)
<ul style="list-style-type: none"> • State Issued Driver's License • State Issued Identification Card • U.S. Passport • Alien Registration Card • Government Issued Employment Authorization Card • Military ID 	<ul style="list-style-type: none"> • Signed, unexpired credit card • Employment/Work ID • Current School Identification Card • Medicare or Medicaid Card • Current Utility Bill • Current Paystub • Another form of Primary ID • Current Bank Statement • Current Credit Card Statement • Current Loan Statement

PROHIBITED BUSINESSES

Kinecta will not open a business membership for the following types of entities and/or services: Foreign (non-US) entities; Non-Bank Financial Institutions; Money Services Businesses (MSBs); Gambling and/or Casinos; Marijuana Related Business; Third Party Payment Processors; Offshore and/or Shell Companies; Privately Owned ATM Operators; Virtual Currency Business; Interest on Lawyer's Trust Account (IOLTA), Payable Through Accounts; Concentration or Escrow accounts.

¹ Filed Fictitious Business Name Statement, if applicable – 1) Must not be less than 30 days; 2) Proof of Publication required (copy of newspaper publication or Certificate of Proof of Publication)

² Requires the names and identification for EACH individual that has 25% or more Beneficial Ownership in the Legal Entity; and ONE individual that has significant managerial control of the Legal Entity.

³ Requires the name and identification for ONE individual that has significant managerial control of the Legal Entity.