

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 (aka Assumed Name Certificate in NY) (no less than 30 days old), if applicable (only required if FBN does not reference the last name of the owner or if business name suggests multiple owners in the title, i.e. "Smith & Sons") Additional Requirements for California <input type="checkbox"/> Proof of Publication, if applicable (not needed if FBN is a renewal) Additional Requirements for Florida <input type="checkbox"/> Proof of Publication, if applicable (not needed if FBN is a renewal) Additional Requirements for New Jersey <input type="checkbox"/> Business Certificate of Registration <input type="checkbox"/> Public Records Filing for New Business Entity No Additional Requirements for New York
<input type="checkbox"/> General Partnership ¹	<input type="checkbox"/> 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 (aka Assumed Name Certificate in NY) (no less than 30 days old), if applicable (only required if business operates under a name other than the legal name) <input type="checkbox"/> Partnership Agreement <input type="checkbox"/> Banking Resolution Additional Requirements for California <input type="checkbox"/> Proof of Publication, if applicable (not needed if FBN is a renewal) Additional Requirements for Florida <input type="checkbox"/> Proof of Publication, if applicable (not needed if FBN is a renewal) Additional Requirements for New Jersey <input type="checkbox"/> Business Certificate of Registration <input type="checkbox"/> Certificate of Formation <input type="checkbox"/> Public Record Filing for New Business Entity No Additional Requirements for New York
<input type="checkbox"/> Limited Partnership ¹	<input type="checkbox"/> 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 (aka Assumed Name Certificate in NY) (no less than 30 days old), if applicable (only required if business operates under a name other than the legal name) <input type="checkbox"/> Partnership Agreement <input type="checkbox"/> Banking Resolution Additional Requirements for California <input type="checkbox"/> Certificate of Limited Partnership (CA Form LP-1) <input type="checkbox"/> Proof of Publication, if applicable (not needed if FBN is a renewal) Additional Requirements for Florida <input type="checkbox"/> Proof of Publication, if applicable (not needed if FBN is a renewal) Additional Requirements for New Jersey <input type="checkbox"/> Business Certificate of Registration <input type="checkbox"/> Certificate of Formation <input type="checkbox"/> Public Record Filing for New Business Entity Additional Requirements for New York <input type="checkbox"/> Certificate of Limited Partnership

<input type="checkbox"/> Limited Liability Partnership ¹	<input type="checkbox"/> 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 (aka Assumed Name Certificate in NY) (no less than 30 days old), if applicable (<i>only required if business operates under a name other than the legal name</i>) <input type="checkbox"/> Partnership Agreement <input type="checkbox"/> Banking Resolution Additional Requirements for California <input type="checkbox"/> Copy of filed Application to Register a Limited Liability (CA form LLP-1) <input type="checkbox"/> Proof of Publication, if applicable (not needed if FBN is a renewal) Additional Requirements for Florida <input type="checkbox"/> Proof of Publication, if applicable (not needed if FBN is a renewal) Additional Requirements for New Jersey <input type="checkbox"/> Business Certificate of Registration <input type="checkbox"/> Certificate of Formation <input type="checkbox"/> Public Record Filing for New Business Entity Additional Requirements for New York <input type="checkbox"/> Certificate of Limited Liability Partnership
<input type="checkbox"/> Non-Profit Organization/ Incorporated Association ²	<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 signers <i>*If incorporated, see additional required documents under Corporation.</i>
<input type="checkbox"/> Corporation ¹	<input type="checkbox"/> EIN Number <input type="checkbox"/> Filed Articles of Incorporation <input type="checkbox"/> Corporate Resolution - must be completed, signed and dated by corporate secretary <input type="checkbox"/> Filed Fictitious Business Name Statement (aka Assumed Name Certificate in NY) (no less than 30 days old), if applicable (<i>only required if business operates under a name other than the legal name</i>) Additional Requirements for California <input type="checkbox"/> Filed Statement of Information (if Articles don't list officers/principals) <input type="checkbox"/> Proof of Publication, if applicable (not needed if FBN is a renewal) Additional Requirements for Florida <input type="checkbox"/> Proof of Publication, if applicable (not needed if FBN is a renewal) Additional Requirements for New Jersey <input type="checkbox"/> Business Certificate of Registration <input type="checkbox"/> Certificate of Formation <input type="checkbox"/> Public Records Filing for New Business Entity No Additional Requirements for New York
<input type="checkbox"/> Limited Liability Company ¹	<input type="checkbox"/> EIN Number <input type="checkbox"/> Filed Articles of Organization <input type="checkbox"/> Banking Resolution, if documents provided don't specify who is authorized to transact on behalf of the business <input type="checkbox"/> Filed Fictitious Business Name Statement (aka Assumed Name Certificate in NY) (no less than 30 days old), if applicable (<i>only required if business operates under a name other than the legal name</i>) Additional Requirements for California <input type="checkbox"/> Filed Statement of Information <input type="checkbox"/> Proof of Publication, if applicable (not needed if FBN is a renewal) Additional Requirements for Florida <input type="checkbox"/> Proof of Publication, if applicable (not needed if FBN is a renewal) Additional Requirements for New Jersey <input type="checkbox"/> Business Certificate of Registration <input type="checkbox"/> Certificate of Formation <input type="checkbox"/> Public Records Filing for New Business Entity Additional Requirements for New York <input type="checkbox"/> Certificate of Publication

<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 signers <input type="checkbox"/> Filed Fictitious Business Name Statement (aka Assumed Name Certificate in NY) (no less than 30 days old), if applicable (only required if business operates under a name other than the legal name) <input type="checkbox"/> Proof of Publication, if applicable
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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 • Permanent Resident Card • Government Issued Employment Authorization Card • Military ID 	<ul style="list-style-type: none"> • Signed, unexpired credit card or debit card with credit card logo • Employment/Work ID • Current School Identification Card • Medicare, Medicaid, or Medi Cal 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 (direct and indirect, including Hemp); 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, Business Trusts; Concentration or Escrow accounts.

¹ 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.

² Requires the name and identification for ONE individual that has significant managerial control of the Legal Entity.