



# Certification Regarding Beneficial Ownership of Legal Entity Customers

## general instructions.

### What is this form?

To help the government fight financial crime, Federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of legal entity customers. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud, and other financial crimes. Requiring the disclosure of key individuals who own or control a legal entity (i.e., the beneficial owners) helps law enforcement investigate and prosecute these crimes.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** — The Bank complies with Section 326 of the USA Patriot Act. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

### Who has to complete this form?

This form must be completed by the person opening a new account on behalf of a legal entity with any of the following U.S. financial institutions: (i) a bank or credit union; (ii) a broker or dealer in securities; (iii) a mutual fund; (iv) a futures commission merchant; or (v) an introducing broker in commodities. For the purposes of this form, **a legal entity includes a corporation, limited liability company (LLC), or other entity that is created by a filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States or a foreign country.** **A legal entity does not include sole proprietorships, unincorporated associations, or natural persons opening accounts on their own behalf.**

### What information do I have to provide?

This form requires you to provide the name, physical address, date of birth and social security number (or passport number or other similar information, in the case of Non-U.S. persons<sup>1</sup>) for the following individuals (i.e., the **beneficial owners**):

- (i) Each individual, if any, who owns, directly or indirectly, **25%** or more of the equity interests of the legal entity customer (e.g., each natural person that owns **25%** or more of the shares of a corporation); **and**
- (ii) An individual with significant responsibility for managing the legal entity customer (e.g., a Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, or Treasurer).

The number of individuals that satisfy this definition of "beneficial owner" may vary. Under section (b), depending on the factual circumstances, up to four individuals (but as few as zero) may need to be identified. Regardless of the number of individuals identified under section (b), you must provide the identifying information of one individual under section (c). It is possible that in some circumstances the same individual might be identified under both sections (e.g., the President of Acme, Inc. who also holds a 30% equity interest). Thus, a completed form will contain the identifying information of at least one individual (under section (c)), and up to five individuals (i.e., one individual under section (c) and four 25% equity holders under section (b)).

The financial institution may ask to see and obtain a legible copy of a driver's license or other identifying document for each beneficial owner and control owner, listed on this form. The image must be of sufficient quality to be legible after being scanned into the Bank's system.

<sup>1</sup>In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

## certification of beneficial owners.

a. Persons opening an account on behalf of a legal entity must provide the following information:

Name of Person Opening Account	Title
Name of Legal Entity	Type
Physical Address of Legal Entity Listed Above	

b. The following information for **each** individual, if any, who, directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, owns **25% or more** of the equity interests of the legal entity listed above:

**Beneficial Owner 1 Information - Please note that the information provided on this form may be used to update your personal information currently on file with the Bank**

Name	Date of Birth
Title	Social Security #
% Ownership	DL or Passport #
Home Address (PO Box not accepted)	State or Country of Issue
City	Issue Date
State/Zip	Expiration Date

**Beneficial Owner 2 Information - Please note that the information provided on this form may be used to update your personal information currently on file with the Bank**

Name	Date of Birth
Title	Social Security #
% Ownership	DL or Passport #
Home Address (PO Box not accepted)	State or Country of Issue
City	Issue Date
State/Zip	Expiration Date

**Beneficial Owner 3 Information - Please note that the information provided on this form may be used to update your personal information currently on file with the Bank**

Name	Date of Birth
Title	Social Security #
% Ownership	DL or Passport #
Home Address (PO Box not accepted)	State or Country of Issue
City	Issue Date
State/Zip	Expiration Date

**Beneficial Owner 4 Information - Please note that the information provided on this form may be used to update your personal information currently on file with the Bank**

Name	Date of Birth
Title	Social Security #
% Ownership	DL or Passport #
Home Address (PO Box not accepted)	State or Country of Issue
City	Issue Date
State/Zip	Expiration Date

c. The following information for **one** individual with significant responsibility for managing the legal entity listed above, such as:

- An executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or
- Any other individual who regularly performs similar functions.

**Control Owner Information - Please note that the information provided on this form may be used to update your personal information currently on file with the Bank**

Check if Control Owner is the same as a Beneficial Owner listed above. Please indicate which Beneficial Owner # \_\_\_\_\_.

Name	Date of Birth
Title	Social Security #
Home Address (PO Box not accepted)	DL or Passport #
City	State or Country of Issue
State/Zip	Issue Date
	Expiration Date

I, \_\_\_\_\_ (name of natural person opening account), hereby certify, to the best of my knowledge, that the information provided above is complete and correct.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**\*Section below is for customer re-certification OR internal Bank use only\***

**Re-certification for customer (to be used at the next account opening):** I, \_\_\_\_\_ (name of natural person opening account), hereby certify, to the best of my knowledge, that the information provided above is up-to-date and accurate.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Verbal Re-certification for Bank use only (to be used at the next account opening):** I, \_\_\_\_\_ (name of banker), spoke with \_\_\_\_\_ (name of person opening new account) on \_\_\_\_\_ (date), to certify that to the best of their knowledge the above information is up-to-date and accurate.