



Business and Club/Association Account Opening Checklist

Thank you for considering Meridian Trust Federal Credit Union for your organization's financial needs! This checklist will help us be sure we've got everything needed to open your account¹. Based on the type of your business or club/association, the following documents and information will be needed at account opening.

¹ Membership Eligibility for ALL Business and Club/Association Accounts	Sole Proprietorship	Limited Liability Corporation (LLC)	Limited Liability Partnership (LLP) or General Partnership (GP)	Corporation	Club/ Association
A majority owner or control person is an existing member in good standing OR your organization is an approved Select Employer/Association Group (ask us for details and how to join!) AND the business is located and has Secretary of State documents in Wyoming, Nebraska, Colorado, OR a contiguous state.					
Document:					
Letter of Assignment of EIN from the IRS or recent Tax Return with the EIN and Business/Organization Name listed (Single Member LLCs can use SSN of owner)	X	X	X	X	X
SSN of Owner (if no EIN established)	X	X			X
Articles of Organization		X			
Partnership Agreement or Resolution			X		
Articles of Incorporation				X	
Statement of Tradename/DBA (if applicable)	X	X	X	X	
Certificate of Good Standing	X (if DBA)	X	X	X	
Operating Agreement, signed and dated ²		X			
Meeting Minutes ³				X	X

² Special Requirements for LLC

Operating Agreement, signed and dated	This is the governing document of your LLC, and it must be signed by all members and dated. It is beneficial to have to protect the limited liability aspect of the LLC. Legal counsel and online resources may be able to provide guidance for this document. Meridian Trust does not provide legal services.
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³ Special Requirements for Corporation and Club/Association

Meeting Minutes	Your organization's Board or Secretary should have this documentation, or a special meeting may be needed. Meeting Minutes should include approval to open an account at Meridian Trust, who the officers on the account will be, and who is authorized to conduct business for the organization. This should also include the organization's EIN/SSN for tax reporting.
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Helpful Information

Document:	Where you can find it:
Letter of Assignment of EIN from the IRS	IRS.gov is where you will get your EIN
Articles of Organization/Incorporation	Secretary of State website where you registered your business/organization
Partnership Agreement or Resolution	
Statement of Tradename/DBA (if applicable)	
Certificate of Good Standing	
Name, address, date of birth, SSN and ID of all individuals who own or control more than 25% of the business/organization	To comply with federal regulations, we will require identification on beneficial owners and one individual that has significant managerial responsibility for the legal entity

Meridian Trust also offers Business Loans and Credit Cards. For more information about business lending needs, please contact us at 800.726.5644 or email us at businessloans@MyMeridianTrust.com