

Opening a Business Account at Heartland

Here is a checklist of items you need to bring with you to open your commercial checking account.

REQUIRED FOR ALL ACCOUNTS

- Valid government-issued photo ID and Social Security number for each individual who will be listed on the account(s), for all individuals who own 25% or more of the business, and the individual with significant responsibility for managing the business.
- Proof of current address if the address on the government issued photo IS not current.
- Business EIN/Tax ID number and supporting business documentation as listed below:

SOLE PROPRIETORSHIP / DOING BUSINESS AS (DBA)

- Social Security number of the owner OR
- Business EIN/Tax ID number

LIMITED LIABILITY COMPANY (LLC)

- Articles of Organization from the Secretary of State
- Operating Agreement

ASSOCIATIONS, CLUBS, PTO ORGANIZATIONS, OR LODGE

- May require Articles from the Secretary of State
- Organizations minutes authorizing the signers with their titles

NON-PROFIT

- 501(c)(3) Determination Letter
- Articles of Organization
- May require meeting minutes and/or Bylaws

PARTNERSHIPS: GENERAL, FORMAL, LIMITED, LIMITED LIABILITY

- Partnership Agreement signed by all partners
- LP: Certificate of Limited Partnership filed with the Secretary of State
- LLP: Statement of Qualification filed with the Secretary of State

CORPORATION

- Articles of Incorporation or Certificate of Incorporation
- Operating Agreement and/or Bylaws
- Documentation of signers and signing authority (e.g., Board meeting minutes or Corporate Resolution)

If you have any questions, please contact our business relationship team by phone at 620.888.6697, or email us at BusinessServices@hcu.coop.